

Bank of Mead

Understanding Your Deposit Account

Truth In Savings Disclosure

ATM located at Country Store on Hwy 92
Night Deposit located at Drive-In Bank

BUSINESS HOURS:

Main Bank:

8:00 A.M. to 4:00 P.M. — Monday thru Friday

Drive-In Bank:

8:00 A.M. to 5:00 P.M.— Monday thru Thursday

8:00 A.M. to 6:00 P.M.— Friday

8:00 A.M. to 12:00 Noon — Saturday

Website & On-Line Banking

www.bankofmead.com

Bank of Mead

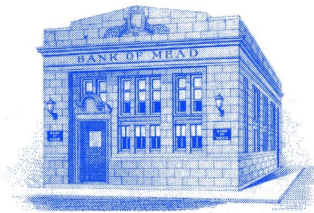
PO Box 155
Mead, Nebraska 68041

Phone: 402-624-2255

Fax: 402-624-2265

Toll Free: 1-800-482-2611

E-mail: info@bankofmead.com



For a Hometown Banking Experience



TRUTH-IN-SAVINGS DISCLOSURE

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

- E-VANTAGE CHECKING ACCOUNT
ADVANTAGE CHECKING ACCOUNT
ADVANTAGE PLUS ACCOUNT

Rate Information:

- Tier 1 — If your daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.
Tier 2 — If your daily balance is \$500.00 but less than \$2,499.99, the interest rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.

- MARKET ADVANTAGE ACCOUNT

Rate Information:

- If your daily balance is \$5,000.00 or more, the interest rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.

- MARKET LEADER ACCOUNT

Rate Information:

- Tier 1 — If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.
Tier 2 — If your daily balance is more than \$99,999.99, but less than \$250,000.00 the interest rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.
Tier 3 — If your daily balance is more than \$49,999.99, but less than \$100,000.00 the interest rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.
Tier 4 — If your daily balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.
Tier 5 — If your daily balance is more than \$2499.99, but less than \$10,000, the interest rate paid on the entire balance in your will be ___% with an annual percentage yield of ___%.

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Table listing various fees and transaction limitations such as ATM/Debit Card Replacement (\$10.00), Foreign ATM Charge (\$2.00), Dormant Checking Account Charge (\$1.00), and Account Research (\$10.00 per hour).

Truth-In-Savings Disclosure

E-VANTAGE CHECKING ACCOUNT

E-Statement Requirement: E-statements are required to qualify for this account. No paper statements will be mailed.

Minimum balance to open the account — You must deposit \$50.00 to open this account.

Waived Foreign ATM Charges—Bank of Mead will waive the charges that we typically charge for the use of Foreign ATMs. This includes fees for withdrawals, transfers or balance inquiries by an ATM not owned by Bank of Mead.

ADVANTAGE CHECKING ACCOUNT

Minimum balance to open the account — You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees — A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

ADVANTAGE PLUS ACCOUNT

Rate Information — Your interest rate and annual percentage yield may change.

Frequency of rate changes — We may change the interest rate on your account at any time.

Determination of rate — At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency — Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account — You must deposit \$500.00 to open this account.

Minimum balance to avoid imposition of fees — A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed—You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method — We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits — Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks)

MARKET ADVANTAGE ACCOUNT

Rate Information — Your interest rate and annual percentage yield may change.

Frequency of rate changes — We may change the interest rate on your account at any time.

Determination of rate — At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency — Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account — You must deposit \$5,000.00 to open this account.

Minimum balance to avoid imposition of fees — A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$5,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed—You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method — We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits — Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

MARKET LEADER ACCOUNT

Rate Information — Your interest rate and annual percentage yield may change.

Frequency of rate changes — We may change the interest rate on your account at any time.

Determination of rate — At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency — Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account — You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees — A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed—You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method — We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits — Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

PASSBOOK SAVINGS ACCOUNT

Rate Information — Your interest rate and annual percentage yield may change.

Frequency of rate changes — We may change the interest rate on your account at any time.

Determination of rate — At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency — Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account — You must deposit \$25.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed—You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method — We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits — Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

PASSBOOK SAVINGS ACCOUNT

Rate Information:

- If your daily balance is \$25.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

SWEEP TRANSFERS

Transfers—Funds will be automatically transferred from one account to another to cover debit items which are presented.

Transfers will occur in increments of \$100.00.

In the event that the available account balance is not enough to pay all items presented, we will only transfer enough funds to cover items that can be paid by the available balance. NSF/Overdraft Fees will be assessed for each item not covered by the transfer.

Fees—Accounts having minimum balance requirements are subject to applicable minimum balance fees.

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for each withdrawal.

HEALTH SAVINGS ACCOUNT

Rate Information — Your interest rate and annual percentage yield may change.

Frequency of rate changes — We may change the interest rate on your account at any time.

Determination of rate — At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency — Interest will be compounded every month. Interest will be credited to your account every month.

Daily balance computation method — We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits — Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

HEALTH SAVINGS ACCOUNT

The interest rate for your account is _____%

With an annual percentage yield of _____%.