

teller's, traveler's, and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be made payable to you. The excess over \$5,000 will be available on the seventh business day after the date of your deposit. If you do not make the deposit in person to one of our employees, the \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available no later than the seventh business day after the day of your deposit, except for electronic direct deposits which will be available upon day of receipt.

Disclosures Regarding Electronic "Wholesale Credit" Transaction Subject to Uniform Commercial Code Article 4A

Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such an entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide you.

Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

Hours of Operations

Burlington Office Location

Lobby Hours 8:30 a.m. 3:00 p.m. Monday Thursday
Lobby Hours 8:30 a.m. 5:00 p.m. Friday
Drive Up Window 8:30 a.m. 5:00 p.m. Monday Friday
Drive Up Window 9:00 a.m. 12:00 p.m. Saturday

Osage City Office Location

Lobby Hours 9:00 a.m. 4:00 p.m. Monday Thursday
Lobby Hours 9:00 a.m. 6:00 p.m. Friday
Drive Up Window 8:30 a.m. 4:00 p.m. Monday Thursday
Drive Up Window 8:30 a.m. 6:00 p.m. Friday
Closed Saturdays

Waverly Office Location

Lobby Hours Closed Mondays
Lobby Hours 9:00 a.m. 3:30 p.m. Tuesday Friday
Lobby Hours 9:00 a.m. 12:00 p.m. Saturday
Drive Up Window 8:30 a.m. 5:00 p.m. Monday Friday
Drive Up Window 9:00 a.m. 12:00 p.m. Saturday

*Burlington Osage City Waverly Bank Locations have access to night depositories on the outside of the buildings

*ATMs installed for cash withdrawals at each location

*Telephone Banking available by calling
1 877 KAN BANK(526 2265)

*First National Bank of Kansas Website www.fnbofks.com



Your hometown bank serving you!

MEMBER FDIC



PO Box 228
600 N Fourth Street
Burlington, KS 66839-0228
PHONE: (620) 364-8472

PO Box 275
18 Main
Osage City, KS 66523-0275
PHONE: (785) 528-3133

PO Box 398
305 Pearson Avenue
Waverly, KS 66871-0398
PHONE: (785) 733-2564

**YOUR ABILITY TO
WITHDRAW FUNDS**

FUNDS AVAILABILITY FACTS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit, except for electronic direct deposits will be available upon receipt. At that time, you may withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. Monday through Friday at an Automated Teller Machine or with one of our tellers on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 p.m. Monday through Friday at an Automated Teller Machine on a day we are not open, we will consider that the deposit was made on the next business day that we are open. Deposits made in the night depository after 4:00 p.m. will be considered made on the next business day.

LONGER DELAYS MAY APPLY

Case-By-Case Delays

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposit, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- A check you deposited was previously returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We believe a check you deposit will not be paid for one of the following reasons:

- We received notice that the check is being returned unpaid.
- We are unable to verify an endorsement.
- There are erasures, inconsistencies, or other apparent alterations on the check.
- Some information on the check is not consistent with other information on the check.
- We have been notified that the check has been lost or damaged in collection.
- The check is postdated or has a stale date.
- The check has an invalid routing and/or account number.
- Information from the paying bank indicates that the check may not be paid.
- You deposit checks totaling more than \$5,000 on any one day.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. For example, if we cash a \$200 local check for you, \$200 of funds already in your account may not be available until the first business day after the day we cashed the check.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will normally be available no later than the fifth business day after the day we are advised of the deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

The first \$5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$5,000 will be available no later than the seventh business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash, and the first \$5,000 of a day's total deposits of cashier's, certified,