

MIDLAND NATIONAL BANK
527 N. MAIN STREET, PO BOX 427
NEWTON, KS 67114
www.MidlandNB.com (316)283-1700

**TOTALLY FREE CHECKING ACCOUNT
AGREEMENT & DISCLOSURE**

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account.

DORMANT / INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity for an account with a balance less than \$100.

FEES AND CHARGES

The following fees and charges may be assessed against your account:

An overdraft fee of \$29.00 will be charged per item for covering overdrafts created by ATM withdrawals, everyday debit card purchases, in person withdrawals, withdrawals by other means or by check. Items will be paid from the account in the order listed above.

Automatic Overdraft protection Transfer Fee (per transfer)	\$2.00
Early Account Closing Fee (within 90 days of opening)	\$25.00
Foreign ATM Fee (use of an ATM machine not owned by Midland, for a withdrawal or transfer)	\$1.00
Garnishment	\$10.00
General Research Fee (per hour with a \$10.00 minimum)	\$35.00
Insufficient or Overdraft fee per check (\$116 daily maximum)	\$29.00
Loan Research Fee (per hour with a \$10.00 minimum)	\$50.00
Replacement Fee for ATM/Debit Cards (per card)	\$5.00
Stop Payment (per item)	\$29.00
Sustained Overdraft (after 5 th business day - \$125 maximum)	\$5.00 per day

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

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**50+ FREE INTEREST CHECKING ACCOUNT
AGREEMENT & DISCLOSURE**

VARIABLE RATE INFORMATION

The interest rate on your account is 0.15%, with an annual percentage yield (APY) of 0.15%. Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Limitations on Rate Changes: There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account.

DORMANT / INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity for an account with a balance less than \$100.

PROCESSING ORDER

All credit transactions are processed first. Debits or withdrawals will be processed as follows: ATM withdrawals, debit card purchases, in-person withdrawals, withdrawals by other electronic means, and then checks in check number order.

BALANCE COMPUTATION METHOD

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

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

FEES AND CHARGES

The following fees and charges may be assessed against your account:

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TRANSACTION LIMITATIONS

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ELIGIBILITY REQUIREMENTS

This account is available to those who are age 50 or better

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**VIP FREE INTEREST CHECKING ACCOUNT
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VARIABLE RATE INFORMATION

The interest rate on your account is 0.15%, with an annual percentage yield (APY) of 0.15%. Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Limitations on Rate Changes: There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

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DORMANT / INACTIVE ACCOUNT INFORMATION

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TRANSACTION LIMITATIONS

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**HIGH INTEREST CHECKING ACCOUNT
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VARIABLE RATE INFORMATION

If your daily balance is below \$1,500.00, the Interest rate paid on the entire balance in your account will be 0.15%, with an annual percentage yield of 0.15%. If your daily balance is equal to or greater than \$1,500.00, the interest rate paid on the entire balance in your account will be 0.30% with an annual percentage yield of 0.30%. Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Limitations on Rate Changes: There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account. A minimum balance fee of \$6.00 will be imposed every month if the balance in the account falls below \$1,500.00 any day of the month.

DORMANT / INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity for an account with a balance less than \$100.

PROCESSING ORDER

All credit transactions are processed first. Debits or withdrawals will be processed as follows: ATM withdrawals, debit card purchases, in-person withdrawals, withdrawals by other electronic means, and then checks in check number order.

BALANCE COMPUTATION METHOD

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

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

FEES AND CHARGES

The following fees and charges may be assessed against your account:

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Garnishment	\$10.00
General Research Fee (per hour with a \$10.00 minimum)	\$35.00
Insufficient or Overdraft fee per check (\$116 daily maximum)	\$29.00
Loan Research Fee (per hour with a \$10.00 minimum)	\$50.00
Replacement Fee for ATM/Debit Cards (per card)	\$5.00
Stop Payment (per item)	\$29.00
Sustained Overdraft (after 5 th business day - \$125 maximum)	\$5.00 per day

TRANSACTION LIMITATIONS

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**TOTALLY FREE BUSINESS CHECKING ACCOUNT
AGREEMENT & DISCLOSURE**

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account.

DORMANT / INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity for an account with a balance less than \$100.

PROCESSING ORDER

All credit transactions are processed first. Debits or withdrawals will be processed as follows: ATM withdrawals, debit card purchases, in-person withdrawals, withdrawals by other electronic means, and then checks in check number order.

FEES AND CHARGES

The following fees and charges may be assessed against your account:

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Garnishment	\$10.00
General Research Fee (per hour with a \$10.00 minimum)	\$35.00
Insufficient or Overdraft fee per check (\$116 daily maximum)	\$29.00
Loan Research Fee (per hour with a \$10.00 minimum)	\$50.00
Replacement Fee for ATM/Debit Cards (per card)	\$5.00
Stop Payment (per item)	\$29.00
Sustained Overdraft (after 5 th business day - \$125 maximum)	\$5.00 per day
1,000 FREE monthly transaction items; each item over 1,000	\$0.25
\$10,000 coin/currency deposited per month FREE; over \$10,000 per \$1,000	\$1.50

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

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**BUSINESS INTEREST CHECKING ACCOUNT
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VARIABLE RATE INFORMATION

The interest rate on your account is 0.15%, with an annual percentage yield (APY) of 0.15%. Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Limitations on Rate Changes: There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account. A minimum balance fee of \$6.00 will be imposed every month if the balance in the account falls below \$1,500.00 any day of the month.

DORMANT / INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity for an account with a balance less than \$100.

PROCESSING ORDER

All credit transactions are processed first. Debits or withdrawals will be processed as follows: ATM withdrawals, debit card purchases, in-person withdrawals, withdrawals by other electronic means, and then checks in check number order.

BALANCE COMPUTATION METHOD

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ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

FEES AND CHARGES

The following fees and charges may be assessed against your account: An overdraft fee of \$29.00 will be charged per item for covering overdrafts created by ATM withdrawals, everyday debit card purchases, in person withdrawals, withdrawals by other means or by check. Items will be paid from the account in the order listed above.

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Foreign ATM Fee (use of an ATM machine not owned by Midland, for a withdrawal or transfer)	\$1.00
Garnishment	\$10.00
General Research Fee (per hour with a \$10.00 minimum)	\$35.00
Insufficient or Overdraft fee per check (\$116 daily maximum)	\$29.00
Loan Research Fee (per hour with a \$10.00 minimum)	\$50.00
Replacement Fee for ATM/Debit Cards (per card)	\$5.00
Stop Payment (per item)	\$29.00
Sustained Overdraft (after 5 th business day - \$125 maximum)	\$5.00 per day
1,000 FREE monthly transaction items; each item over 1,000	\$0.25
\$10,000 coin/currency deposited per month FREE; over \$10,000 per \$1,000	\$1.50

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

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**COMMERCIAL CHECKING ACCOUNT
AGREEMENT & DISCLOSURE**

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account.

DORMANT / INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity for an account with a balance less than \$100.00.

FEES AND CHARGES

The following fees and charges may be assessed against your account:

An overdraft fee of \$29.00 will be charged per item for covering overdrafts created by ATM withdrawals, everyday debit card purchases, in person withdrawals, withdrawals by other means or by check. Items will be paid from the account in the order listed above.

Early Account Closing Fee (within 90 days of opening)	\$25.00
Foreign ATM Fee (use of an ATM machine not owned by Midland, for a withdrawal or transfer)	\$1.00
Garnishment	\$10.00
General Research Fee (per hour with a \$10.00 minimum)	\$35.00
Insufficient or Overdraft fee per check (\$116 daily maximum)	\$29.00
Loan Research Fee (per hour with a \$10.00 minimum)	\$50.00
Replacement Fee for ATM/Debit Cards (per card)	\$5.00
Stop Payment (per item)	\$29.00
Sustained Overdraft (after 5 th business day - \$125 maximum)	\$5.00 per day
Transaction items each (debit or credit)	\$0.12
Monthly service charge	\$15.00
Coin and currency deposits (per \$1,000)	\$0.50