

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Wisdom Heritage Bank**  
**518 College**  
**Alva, OK 73717-0037**  
**(580)327-3300**

### YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all checking and savings 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. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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 3:00 p.m. 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 3:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

#### 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 \$275.00 of your deposits, 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 after we receive your deposit, we will notify you at the time you make your 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.

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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.

#### 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.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, 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 payable to you (and you may have to use a special deposit slip). The excess over \$6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these

checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

### COMMON FEATURES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

#### ATM CARD AND DEBIT CARD

DAILY POINT-OF-SALE AND ATM WITHDRAWAL LIMITATIONS DO APPLY  
ACCOUNT RESEARCH \$20.00 PER HR  
ATM CARD-REPLACEMENT CARD \$5.00  
PER CARD  
DAILY POINT-OF-SALE AND ATM WITHDRAWAL LIMITATIONS DO APPLY

BUSINESS MERCHANT CHECK CAPTURE \$5.00  
PER FILE

BUSINESS ACH PAYROLL \$5.00  
PER FILE

CASHIER'S CHECKS \$3.00

CHECK CASHING FOR NON-CUSTOMERS  
\$1.00 PER \$100

COLLECTIONS  
\$15.00 EACH

DORMANT FEE  
\$3.00 PER MONTH IF THE BALANCE IS \$100 OR LESS AND NO ACTIVITY OR OTHER INDICATIONS IN WRITING OF INTEREST IN THE ACCOUNT DURING THE PREVIOUS 2 YEARS

GARNISHMENT FEE \$35.00

IRA ADMINISTRATION FEE \$25.00  
ANNUALLY

IRA ADMINISTRATION FEE \$3  
TO CLOSE ACCOUNT

MOBILE DEPOSIT \$5.00  
PER MONTH (WAIVED W/E-STATEMENTS)

MONEY ORDER \$1.00  
EACH

NIGHT DEPOSIT LOCK BACK \$25.00

OVERDRAFT (OD) AND NONSUFFICIENT FUNDS (NSF) ITEM \$25.00  
\$25.00 PER ITEM

CHARGE BACK \$3.00  
PER ITEM

TEMPORARY CHECKS  
\$5.00 PER SET OF 24, PRINTED ONSITE

SAFE DEPOSIT BOX RENT

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#### COMBINATION DISCLOSURE

XX/1 21.021.05245

\$9.00 - \$100.00 ANNUAL FEE DEPENDING ON THE SIZE OF THE BOX	
SAFE DEPOSIT BOX-FORCED ENTRY AND NEW LOCK	\$125.00
STATEMENT COPY FEE	
\$5.00 PER STATEMENT	
STATEMENT TO ALTERNATIVE ADDRESS	
\$5.00 PER STATEMENT PER MONTH	
STOP PAYMENT REQUEST	\$15.00
PER REQUEST	
TAX LEVY FEE	\$35.00
WIRE FEES - INCOMING	FREE
WIRE FEES - OUTGOING	15.00
PER WIRE	
WIRE FEES - FOREIGN	\$50.00
PER WIRE	
KASASA PROTECT	
\$8.00 FOR KASASA ACCOUNT	
\$10.00 FOR REGULAR CHECKING	
INCLUDES: 24/7 CREDIT MONITORING, ALERTS AND NOTIFICATIONS, 24/7 DARK WEB MONITORING	
Copy of ATM CARD-REPLACEMENT CARD	\$5.00
PER CARD	
DAILY POINT-OF-SALE AND ATM WITHDRAWAL LIMITATIONS DO APPLY	

