TRUTH IN SAVINGS

Cross Bank 1 Cross County Plaza/ 399 E. Merriman P.O. Box 9 Wynne, Arkansas 72396-0009

In-Control Checking

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account.

Qualifications - To eliminate the account's monthly service fee, EITHER of the following transactions and activities must post and settle to your InControl account during each Monthly Qualification Cycle:

- Have at least 6 (PIN-based, signature-based) debit card purchases
- Be enrolled and agree to receive e-Statements

Please note transactions and activities may take one (1) or more business days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward eliminating the monthly service fee: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by Cross County Bank as ATM transactions. "Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 fall on a Sunday, the next Monday is not a business day.

Monthly qualification cycle and monthly statement cycle explanation - "Monthly Qualification Cycle" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. The

qualification cycle will end on the second Tuesday of each month. The statement will cycle on the following Wednesday. When EITHER of the InControl qualifications are met during a Monthly qualification cycle: The account's monthly service fee of \$4.00 will be eliminated for that corresponding statement cycle.

DORMANT/INACTIVE ACCOUNT INFORMATION. Dormant Account Fee: \$5.00 monthly (after 12 months of inactivity) and balance is less than \$200.00; Chargeback Fee (Deposited or Cashed Item Returned Unpaid): \$5.00 Per item; and Account Closing Early (within 90 days): \$30.00.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Additional Information:

No minimum balance is required to eliminate the monthly service fee. This account is not to be used for commercial purposes. This account's monthly service fee will be charged to the account on the last day of the statement cycle (Second Wednesday of each month). When you close this account you will be charged the monthly service fee for that statement cycle. See accompanying schedule of account fees that may apply to this account. Enrollment in electronic services (i.e. electronic statements) may be required to meet some of this account's qualifications. InControl is a trademark of BancVue, Ltd., registered in the U.S.A. The cost of checks, deposit slips, and withdrawal tickets will vary depending on the style selected and the quantity ordered.

Optional Overdraft Privilege Service (after 30 days and upon approval - Normal Overdraft per item fee applies). See separate "Overdraft Privilege Disclosure" for detailed eligibility criteria and other constraints. To enroll and receive e-statement delivery, you must apply for Internet Banking Services at: www.crosscountybank.com OR www.1stcommercialbk.com Once enrolled, go to the "statement" link under the "accounts" tab and click on the link "Electronic Only Statement Delivery". Read and accept the e-disclosure policy. You will receive an e-mail notification when an account statement is available.