

SPECIFIC ACCOUNT DETAILS

AVB Bank
Downtown Branch
P.O. BOX 130
Broken Arrow, OK 74013
(918) 251-9611

Terms following a "X" apply only if checked.
Acct: SMALL BUSINESS CHECKING
Acct #: 1
Date: 09/16/20 Rate(s) accurate as of this date.

EARNINGS

- Interest: Variable Rate OR Fixed Rate
The interest rate for your account is %
The interest rate(s) may change.
We will pay the rate(s) on this account
We will not decrease this rate unless we give you at least days' notice in writing.
Tiered rate: The interest rate for your account depends upon the applicable rate tier(s).
Initial rate: The initial interest rate

Variable Rate Determination

- At our discretion, we may change the interest rate(s).
The interest rate(s)

Variable Rate Change Frequency

- We may change the interest rate(s) on your account

Variable Rate Change Limitations

- The interest rate will not be less than %
The interest rate will not be more than %

- Credit Against Fees: This account earns a credit that may be applied against
If the amount of the credit exceeds the amount of these fees, you will not receive any credit for the difference.
The earnings credit will be calculated by applying the rate of to the balance in the account for each
The earnings credit rate for this account is
At our discretion and at any time, we may change the rate.

Accrual of Earnings on NonCash Deposits

- Earnings begin to accrue no later than the business day we receive credit for noncash items (for example, checks).
For deposits of noncash items (for example, checks), earnings begin to accrue

Interest Compounding and Crediting

- Interest be compounded
Interest will be credited
Effect of closing - If you close your account before interest is credited, you receive the accrued interest.

Balance Computation Method

- Daily Balance Method. This method applies a daily periodic rate to the principal balance for each day.
Average Daily Balance Method. This method applies a periodic rate to the average daily balance for the

MINIMUM BALANCE REQUIREMENTS

- Balance to open. You must deposit at least \$ 100.00 to open this account.
Balance to avoid imposition of fees.
To avoid the imposition of the you must meet following requirement(s):
A of \$

will be imposed every if the balance in the account falls below \$ any day of the
A of \$
will be imposed every if the average daily balance for the falls below \$

- No monthly maintenance fee.

Balance to obtain earnings.

- You must maintain a minimum balance of \$ to obtain the disclosed rate(s).

TRANSACTION LIMITATIONS

Transfers from this account to another account or to third parties by means of preauthorized, automatic, telephonic, _____ transfers are limited to _____ per _____.

No more than _____ of these may be made by check, draft, debit card,

_____, or similar order to a third party.

If you exceed the transfer limitations set forth above during any _____, your account may be _____.

100 items (debits, credits, on-us or transit items) are provided at no charge.

Item fees: \$1.00 per item over 100 per statement cycle.

ACCOUNT SPECIFIC FEES

See our separate fee disclosure for fees that may apply.

Negative collected balance fee: 9.25%

ADDITIONAL TIME ACCOUNT TERMS

Your account will mature _____.

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

Callable account: We may terminate (call) this account by giving you _____ days' notice.

Early Withdrawal Penalty: A penalty may will be imposed for withdrawals before maturity. The penalty will equal:

7 days' interest on the amount withdrawn if the withdrawal is made within the first 6 days after the deposit.

ADDITIONAL TERMS

Monthly ATM/CheckCard maintenance fee: \$1.00 per card.

Non-Transfund transaction fee: \$1.00 per transaction.

AVB overdraft fee applies to overdrafts created by check, in-person withdrawals, ATM withdrawal, or other electronic means as applicable.

For variable rate accounts, the interest rate we will use to calculate the penalty will be: _____

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw. Some exceptions may apply.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____%.

We reserve the right to treat a withdrawal which would reduce the remaining balance below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the penalty accordingly.

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have a grace period of _____ days after maturity to withdraw the funds without penalty.

Preventing Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

Renewal Rate

The interest rate upon renewal will be equal to the rate we are then offering on new time accounts with the same features as the renewed account.

Upon renewal, interest will be calculated on the same variable rate basis as during the original term.

Renewal Term

Each renewal term will be the same as the original term, beginning on the maturity date.

Each renewal term will be _____