

Truth in Savings Disclosure

PRIORITY BANK OZARK BRANCH
PO BOX 1090
OZARK, AR 72949

3/17/2017

TISA Disclosure for DD Product KRT

KASASA TUNES

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Sign Up Bonus: When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$10(which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$10 posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. No minimum deposit is required to open the account. No minimum balance is required to obtain this bonus.

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle.

Reward Information: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$10 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends. In addition, you will receive reimbursements up to \$4.99 per single transaction for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees of \$5.99 or higher. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100 minimum deposit is required to open the account. Monthly enrollment in online banking, receipt of electronic statements may be a condition(s) of this accounts. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons may be required to meet some of the account's qualifications. Limit one account per social security number. There

areâno recurring monthly service charges or fees to open or close this account. Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc.. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com Inc. and Google, Inc. are not participants in or sponsors of this program. Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A.

Additional Terms - The following additional terms apply to this account: Free Priority Bank Debit MasterCard, Free Internet Banking and Bill Pay, Unlimited Check Writing.

Notice Regarding Payment Order of Items

The law permits us to pay items drawn on your account in any order (for purposes of this section "items" means checks, orders, and electronic transactions.) To assist you in handling your account with us, we are providing you with the following information regarding how we process those items.

When processing checks or orders drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest checks and orders first. For electronic transactions, our policy is to pay them in the order that they are received.

The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest, and perhaps more important items (such as rent or mortgage payments) might not be paid. However, if the largest items are paid first, your most important items might be paid but it may increase the overdraft or NSF fees if funds are not available to pay all of the items.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and incurring the resulting fees.

Fee Schedule

Stop Fee	\$24.50
Incoming Wire Fee	\$.00
Outgoing Wire Fee	\$20.00
Debit Cardholder Fee	\$.00
ATM Cardholder Fee	\$.00
1st Continuous Overdraft Charge	\$.00
Recurring Overdraft Charge	\$.00
Inquiry Fee	\$.00
Hold Fee	\$.00
Replace Debit Care or PIN	\$5.00
Certified Check	\$10.00
Cashier's Check	\$5.00
Money Order Fee	\$5.00
Statement Copy Fee	\$2.00
Photocopies	\$.25
Fax Fee	\$5.00



Mastercard Gift Card				\$4.00
Copies				\$.25
Account Research				\$25.00
Insufficient Funds (NSF)/Overdraft (OD)	NSF Fee	OD Fee	Daily Maximum	
Per Occurrence	\$ 24.50	\$ 24.50	\$99,999.99	
Uncollected Funds	Fee	Daily Maximum		
Per Occurrence	\$ 24.50	\$99,999.00		

