

The information below describes some of the terms of your account as November 21, 2011. We may amend the rates and fees contained in this disclosure from time to time. Please contact us if you have any questions or require current rate information. All this information may not pertain to your account. The IRA Trust Application, IRA Trust Agreement and Account Agreement contain other disclosures and terms applicable to your account, which are incorporated herein by reference.

Rate Information. The Annual Percentage Yield and interest rate are accurate on the effective date stated above. The rate is fixed for the term you select. The Annual Percentage Yield reflects the interest to be paid based on compounding for an annual period and assumes the initial deposit will remain in the certificate until maturity.

Compounding and Crediting. Interest is compounded and credited as shown above. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in the account each day. Interest begins to accrue on deposits on the business day the certificate is opened and continues up to but not including the day of maturity. The interest period is from the first calendar day to the last calendar day of each month.

Minimum Balance. The minimum opening balance is \$500 for regular certificates and \$95,000 for jumbo certificates. The minimum balance is required in order to earn interest on the listed product.

Withdrawals and Early Withdrawal Penalty. Withdrawals are prohibited prior to maturity. We may impose a 90 day interest penalty if you withdraw any of the funds from a certificate with a term of less than 1 year before the maturity date. We may impose a 180 day interest penalty if you withdraw any of the funds from a 1 year, 13 month, 15 month, 18 month, 21 month, or 2 year certificate before the maturity date. We may impose a 365 day interest penalty if you withdraw any of the funds from a 3 year, 4 year, or 5 year certificate before the maturity date. The penalty is not limited to the interest paid to date. The interest penalty will be calculated on the amount of the withdrawal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner becomes deceased.

Transaction Limitation. After your certificate is opened, you may not make additional deposits into your account until the maturity date stated on the certificate disclosure. We reserve the right to require customers to give notice in writing of any intended withdrawals from any account of not less than 7 days and up to 60 days before such withdrawal.

Renewal Policy. Certificate accounts will automatically renew for the same term at maturity. The interest rate will be the rate in effect on the maturity date. You will have a no-interest and no-penalty ten (10) calendar day grace period after the maturity date to withdraw the funds in the account.

Fees. Fees may reduce the earnings on your account. See the current Schedule of Fees and Charges - Consumer/Personal Accounts for all fees that apply to your account.

Additional eBanking Express Checking Requirements. Direct deposit, online banking, online statements, and one of the following are required: active bill pay, 2 ACH external withdrawals per month, or 8 Point of Sale (POS) transactions per month. Active Bill Pay is defined as a minimum of two completed bill payments per statement cycle. Minimum Daily Balance requirements reflect sum total of all relationships (loan and deposit) with 1st Security Bank, **does not include any VISA products or HELOCs with 1st Security Bank.** For example an eBanking *Express* Checking balance of \$1,500, a Personal Line of Credit current balance (not credit limit or original loan amount) of \$800, and a Preferred Savings balance of \$200 would meet the \$2,500 minimum balance requirement for the eBanking *Express* Checking account.

Personal Checking Accounts

1st Classic Checking (55 years and older)
No minimum balance requirement No Charge

eBanking Express Checking

Maintenance service charge – direct deposit, AND No Charge
minimum combined 1SB account balances of \$2,500⁶,
AND one of the following: active Bill Pay¹, 2 ACH withdrawals,
or 8 POS transactions

No DD/Minimum Balance fee – no direct deposit OR \$25.00
minimum combined 1SB account balances below \$2,500⁶

No Bill Pay/ACH WD/POS fee – no active Bill Pay¹, \$5.00
OR 8 POS transactions, OR less than 8 POS transactions

1st Options Checking

Maintenance service charge – payroll direct No Charge
deposit, OR minimum daily balances of \$300,
OR 8 POS transactions, OR active Bill Pay¹, OR 2 ACH
withdrawals

Acct Requirement Not Met fee \$7.00

Personal Savings Accounts

Preferred Savings

Maintenance service charge – balance below \$300 \$10.00
Waived with active personal checking account

Excessive Transfers/Withdrawals² \$25.00/ day

Youth Savings and Uniform Transfer to Minors Savings

Maintenance service charge No charge

No interest paid if balance falls below \$5.00

Excessive Transfers/Withdrawals² \$25.00/ day

Tiered Rate Money Market Account

Below Minimum Balance fee – balance below \$1,500 \$15.00

Excessive Transfers/Withdrawals² \$25.00/ day

eBanking High Yield Money Market Account

Below Minimum Balance fee – balance below \$1,500 \$15.00

No eBanking Express Checking - no active
eBanking Express Checking Account \$15.00

Excessive Transfers/Withdrawals² \$25.00/ day

eBanking Momentum Money Market Account

Below Minimum Balance fee – balance below \$5,000 \$15.00

No eBanking Express Checking - no active
eBanking Express Checking Account \$15.00

Excessive Transfers/Withdrawals² \$25.00/ day

Individual Retirement Account (IRA)

Annual Maintenance Fee \$15.00

Waived with eBanking Express Account

¹Active Bill Pay is defined as a minimum of two completed bill payments per statement cycle.

²Per day from savings or money market account exceeding the Reg D allowable transactions per month.

³Free with eBanking Express Checking account.

⁴One free cashier's check per day for 1st Options and 1st Classic Checking accounts

⁵Two free domestic outgoing wires free per month for the eBanking Express Checking account.

⁶Minimum 1SB account balance requirement reflects sum total of all personal deposit account(s) and consumer outstanding loan balances.

Other Service Charges and Fees

Abandoned/Dormant Account	\$60.00
Account History/Print-out <i>(Single-sided page)</i>	\$3.00/page
Account Overdraft Transfer from Savings	\$10.00/transfer
Account Research	\$10.00/ 15 min
<ul style="list-style-type: none"> • Legal Claims & Orders • Immigration Account Verification • Balancing Account/Checkbook • General Account Research 	
ATM/Debit Card - Replace <i>(First 2 cards per account are free)</i>	\$15.00/card
ATM/Debit Card or PIN Rush Orders <i>(\$50 total if Debit/ATM/PIN are ordered together)</i>	\$50.00/order
ATM Use – Out of Network	\$2.00/use
Cancelled Check Copy	\$2.00/copy
Check Cashing	
Non-Customer cashing an "on-us" check	\$5.00/ check
Collection Item	
Incoming	\$10.00/ item
Outgoing	\$15.00/ item
Counter Checks (minimum 3 checks)	\$3.00/ page
Foreign Currency	
Purchase	\$10.00/purch
Foreign Check Deposit	\$15.00/dep
Foreign Draft Purchase	\$20.00/draft
Insufficient Funds (paid/returned item)	\$35.00/item
Legal Processing Fee <i>(requests for information from government and enforcement agencies, including, but not limited to: levies, subpoenas, and garnishments)</i>	\$100.00/req
Medallion Signature Guarantee	
Customer	No charge
Non-Customer	Not available
Notary	
Customer	No charge
Non-Customer (per notarization)	\$5.00
Official (Cashier's) Checks	
Customer ^{3 & 4}	\$5.00/ check
Non-Customer	\$10.00/ check
Returned Check (deposit item)	\$10.00/item
Sales Draft Copy – VISA Debit Card	\$10.00/copy
Small Business	
Small Business Online Banking w/ Bill Pay	no charge
Small Business Finance Works - Online Payroll	\$29.95/month
Cash Management – Basic Online Banking w/ Bill Pay <i>(Multi-user Logins, Quickbooks compatible, Balance and Detail Reporting, Transfers, Stop Payments)</i>	\$15.00/month
Statement Copy	\$3.00
Stop Payment	
Domestic	\$30.00/stop
Foreign Draft	\$30.00/stop
Travelers Cheques ³	
Customer	1% purchase amt
Non-Customer	2% purchase amt
Travelers Cheques for Two ³	
Customer	1% purchase amt
Non-Customer	2% purchase amt
Uncollected Funds (paid/returned item)	\$35.00/item
VISA/MC Cash Advance Processing Fee <i>(advances by phone)</i>	\$10.00/phone adv
Wire Transfer ⁵	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – International in US funds	\$35.00
Outgoing – International in Foreign funds	\$25.00

1ST SECURITY BANK

SCHEDULE OF FEES AND CHARGES (page 1 of 2)

Business Accounts

September 28, 2011

Business Checking Accounts

Free Business Checking

No minimum balance requirement	No Charge
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

50 transactions, plus 15 deposits (up to 150 checks deposited free)

Basic Business Checking

Maintenance service charge – balance below \$1,000	\$7.00
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

100 transactions, plus 30 deposits (up to 300 checks deposited free)

Business Checking Plus

Maintenance service charge – balance below \$1,000	\$7.00
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

100 transactions, plus 30 deposits (up to 300 checks deposited free)

Premier Business Checking

Maintenance service charge	\$7.00
Transaction Limits per statement cycle	None
Per item charges in excess of transaction limits	
• Checks paid	\$0.15/ea
• Deposits	\$0.20/ea
• Deposited items	\$0.06/ea
• ACH items	\$0.08/ea

Monthly earnings credit may offset maintenance service charge and per item charges.

Business Savings Accounts

Business Savings

Maintenance service charge – balance below \$500	\$5.00
<i>No interest paid if balance falls below \$500</i>	
Excessive Transfers/Withdrawals ¹	\$25.00/ day

Business Money Market Account

Maintenance service charge – balance below \$1,500	\$7.50
Excessive Transfers/Withdrawals ¹	\$25.00/ day

1st Express Banking

1st Express Deposit

Cancellation Fee – within first 12 months of service	\$300.00
Monthly Fee – scanner leased	\$90.00
Monthly Fee – scanner owned	\$50.00

1st Express Banking Bundle for Small Businesses

Basic Business Online Banking including RDC	
Scanner leased	\$95.00
Scanner owned	\$55.00

Monthly earnings credit may offset maintenance service charge.

Business Online Banking

Small Business Online Banking with Bill Pay	No Charge
Online Payroll	\$29.95/mth

Cash Management – Basic with Bill Pay	\$15.00/mth
Multi-user Logins, Quickbooks compatible, Balance and Detail Reporting, Transfers, Stop Payments	

Cash Management - Premier with Bill Pay

Cash Management - Premier with Bill Pay	\$35.00/mth
ACH ² , EFTPS, Wire modules in addition to Basic features	
Wire Transfer ²	
Incoming	\$10.00
Outgoing – Domestic eWire	\$15.00
Outgoing – International in US funds	\$35.00
Outgoing – International in foreign funds	\$25.00
Wire Notification	\$1.00/notice

Monthly earnings credit may offset maintenance service charge and per item charges.

Fraud Prevention and Account Reconciliation (Premier Business Checking only, all fees are per account)

Positive Pay

Monthly Fee	\$50.00
Positive Pay - Payee Enhanced	
Monthly Fee	\$60.00
Positive Pay – Full Verification	
Monthly Fee	\$50.00

Account Reconciliation³

All Items	
Setup Fee	\$25.00
Monthly Fee	\$65.00
Partial (Paid Check Only)	
Setup Fee	\$25.00
Monthly Fee	\$50.00
Partial (Deposit Only)	
Setup Fee	\$25.00
Monthly Fee	\$25.00

SAND® Secure Barcode

Monthly Fee	\$25.00
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¹ Per day from savings or money market account exceeding the Reg D allowable transactions per month.

² Subject to approval

³ Account Reconciliation available to Positive Pay users only

1ST SECURITY BANK

SCHEDULE OF FEES AND CHARGES (page 2 of 2)

Business Accounts

September 28, 2011

Image Lockbox Services

(with Premier Business Checking only)

Lockbox (LBX) Setup Fee	\$115.00
LBX Digital Certificate Annual Fee	\$40.00/user
LBX Image Monthly Fee	\$145.00
LBX Items Processed Image	\$0.40/image
LBX Images Archived	\$0.04/image
LBX Document Scanned	\$0.06/doc
LBX Remit Reject	\$0.40/reject
LBX Deposited Check	\$0.07/check
LBX Return Item – Chargeback	\$4.25/item
LBX Return Item – Redeposited	\$2.00/item
LBX Images with Paper Return	\$0.05/image
LBX Transmission Monthly Fee	\$125.00
LBX Correspondence per US Mail	as charged by USPS

Other Service Charges and Fees

Abandoned/Dormant Account	\$60.00
Account History/Print-out (Single-sided page)	\$3.00/page
Account Overdraft Transfer from Savings	\$10.00/transfer
Account Research	\$10.00/15 min
Legal Claims & Orders, Immigration Account Verification, Balancing Account/Checkbook, General Account Research	
ATM/Debit Card - Replace (First 2 cards per account are free)	\$15.00/card
ATM/Debit Card or PIN Rush Orders (<i>\$50 total if Debit/ATM/PIN are ordered together</i>)	\$50.00/order
ATM Use – Out of Network	\$2.00/use
Bill Pay CD (compact disc)	\$30.00 annually
Cancelled Check Copy	\$2.00/copy
Check Cashing	
Non-Customer cashing an “on-us” check	\$5.00/ check
Collection Item	
Incoming	\$10.00/ item
Outgoing	\$15.00/ item
Counter Checks (3 checks per page, minimum 1 page)	\$3.00/ page
Custom Mail Processing	\$5.00/ month
Fax notifications	\$5.00/fax
Foreign Currency	
Purchase	\$10.00/purch
Foreign Check Deposits	\$15.00/dep
Foreign Draft Purchase	\$20.00/draft
Insufficient Funds (paid/returned item)	\$35.00/item
Legal Processing Fee (requests for information from government and enforcement agencies, including, but not limited to: levies, subpoenas, and garnishments)	\$100.00/req
Medallion Signature Guarantee	
Customer	No charge
Non-Customer	Not available
Notary	
Customer	No charge
Non-Customer (per notarization)	\$5.00
Official (Cashier's) Checks	
Customer	\$5.00/ check
Non-Customer	\$10.00/check
Returned Check (deposit item)	\$10.00/item
Sales Draft Copy – VISA Debit Card	\$10.00/copy
Special Handling	\$10.00/month
Statement Copy	\$3.00

Other Service Charges and Fees (continued)

Stop Payment	
Domestic	\$30.00/stop
Foreign Draft	\$30.00/stop
Sweeps (to/from 1SB commercial loans)	\$40.00/sweep
Travelers Cheques	
Customer	1% purchase amt
Non-Customer	2% purchase amt
Travelers Cheques for Two	
Customer	1% purchase amt
Non-Customer	2% purchase amt
Uncollected Funds (paid/returned item)	\$35.00/item
VISA/MC Cash Advance Processing Fee	\$10.00/adv
Wire Notification	\$1.00/notice
Wire Transfer	
Incoming	\$10.00
Outgoing – Domestic	\$20.00
Outgoing – Domestic eWire	\$15.00
Outgoing – International in US funds	\$35.00
Outgoing – International in foreign funds	\$25.00