

BUSINESS PRODUCTS & SERVICES

Welcome to Verus Bank

Our name is derived from the Latin word Veritas, meaning true and genuine. At the core of Verus Bank is a genuine desire to make everything and everyone better. It's in our nature. It's how we laugh, how we make decisions, how we care. Rooted deep in Kansas soil, Verus Bank enhances all situations with its genuine self. Enjoy our products and services.

Our business philosophy is to create financial success. This simple yet powerful mission says it all. The purpose of our organization touches many: our customers, communities, employees and shareholders. For everyone we work for and with, our passion is focused on Creating Financial Success.

Business Checking Accounts

SMALL BUSINESS CHECKING¹

Select this account if you're a small or medium business that desires convenience, ease of use and affordability.

- \$100 initial deposit
- No minimum balance required
- Annual maintenance fee of \$30
- Free business debit card
- Monthly statement options
 - Free e-statement
 - Free paper statement
 - Free paper statement with check images
- Free withdrawals and check activity up to 100 per statement cycle (\$0.25 per any debit exceeding 100)

COMMERCIAL CHECKING

Enjoy a commercial account designed to move your business forward with low fees, earnings credit and exceptional service.

- \$100 initial deposit
- No minimum balance required
- Monthly maintenance fee \$7
- Free business debit card
- Monthly statement options
 - Free e-statement
 - Free paper statement
 - Free paper statement with check images
- Activity fees
 - \$0.10 per debit item
 - \$0.05 per credit item
 - \$0.08 per deposited item
- Earnings credit based on the 91-day T-bill rate

BUSINESS INTEREST CHECKING^{2,3}

Reward your higher balances with monthly interest.

- \$1,000 initial deposit
- No minimum balance required
- Annual maintenance fee of \$30
- Free business debit card
- Monthly statement options
 - Free e-statement
 - Free paper statement
 - Free paper statement with check images
- Unlimited withdrawals and checks

COMMUNITY CHECKING

Realize peace of mind with this very-low-cost checking account option.

- \$100 initial deposit
- No minimum balance required
- No monthly maintenance fee
- Monthly statement options
 - Free e-statement
 - \$1 paper statement
 - \$2 paper statement with check images
- Unlimited withdrawals and checks

Verus Banking Services

VERUS 24-HOUR PHONE BANKING

877-273-2137

Account inquiries by phone..... No charge

Transfers by phone..... No charge

OVERDRAFT PRIVILEGES

For eligible personal and business checking accounts Verus Bank will consider payment of your reasonable overdrafts that can typically be caused by the following:

- Checks presented through clearings
- In-person withdrawals
- ATM withdrawals
- Other electronic means

It's simply another convenient Verus Bank customer courtesy. Overdrafts are normally covered up to \$800 on personal accounts and \$1,500 on business accounts.



Kansas Roots. Prairie Sky.



verusbank.com

Verus Banking Services (continued)

ONLINE BANKING www.verusbank.com

You expect to see your transactions as they happen and Verus Bank delivers. "Real time" online banking is available to all Verus Bank customers.

eVerus Business is for corporate use. It transforms your business computer into a branch office of Verus Bank, allowing you to have full-service access to your accounts in a completely secure environment. Features include:

- Electronic statements
- Online transfers
- Online account inquiries
- Online viewing of check images
- Online stop payments
- Online cash management services
 - Controlled disbursements
 - ACH origination
 - Domestic and foreign wire transfers
 - Payments such as tax and loan payments
- Complete privacy, controlled through encryption and passwords, ensuring only authorized access to your accounts
- Postitive Pay

ACH ELECTRONIC SERVICES

Offering electronic payments helps you eliminate the manual, labor-intensive process of handling transactions made by check and improves your payment operations. Verus Bank can help you find a solution that fits your needs.

- Improves efficiency
- Reduces processing costs
- Enhances customer service

BILL PAY

Simply the best way to manage your payments.

Pay anyone in the United States that you would normally pay by check or automatic debit, even if you do not receive bills from the company or person you want to pay.

- Pay all of your bills at the Payment Center. You can also see a summary of your recent and pending payments.
- Receive some of your bills on line. You can view and pay these bills at the Payment Center.
- Set up automatic payments to pay your electronic bills or to automatically schedule payments of a set amount at regular intervals.
- Build up a seven-year payment history

Popmoney®

Popmoney® is an innovative personal payment service that eliminates the hassles of checks and cash. Popmoney® allows you to send and receive money as easily as you send and receive email and text messages. Best of all, you don't need a separate account. Just use your current U.S. checking or savings account. Fees may apply for these transactions.

With Popmoney®, you can send and receive money using your financial institution's online banking site. It's just that easy!

Account to Account transfers (A2A)

Users have the ability to transfer funds between their Verus Bank accounts and their accounts at other financial institutions. These transfers may only be made to United States bank accounts. Fees may apply for these transactions.

Customer Service

Bill Pay Customer Service can be reached at 855-855-0313 between the hours of 6:00 AM-12:00 AM CT, 7 days a week.

OTHER SERVICE FEES & OPTIONS

Account closed within 90 days of opening.....	\$10
Cashier's checks	\$ 5 each
Checkbook reconciliation	\$15 per hour (min. 1 hr)
Collection items	\$20 per item incoming \$20 per item outgoing \$25 per foreign item
Direct deposit.....	No charge
Dormant account ⁴	\$10 per month on checking \$10 per month on savings
Garnishment/Tax levy.....	\$15
Insufficient/Returned checks...	\$32 per item
Money orders - customer	\$ 2 each
non-customer.....	\$ 3 each
Overdraft protection	\$ 5 per transfer
Returned deposited item.....	\$ 4 per item
Stop payments	\$32 per request/renewal
Wire transfers	
Incoming.....	\$10
Outgoing.....	\$15
International - incoming	\$10 (plus international wire fee)
International - outgoing	\$15 (plus international wire fee; outgoing international wires are available to business customers only)

¹ We reserve the right to deem an account ineligible for Small Business Checking. Non-profit organizations not eligible. Restrictions may apply.

² We use the daily-balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The rate on your account is determined at bank discretion and may change daily. The period we use is a statement cycle and interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. Interest will be compounded and credited to your account each statement cycle. Fees could reduce earnings.

³ Federal law permits us to offer this account only to sole-proprietorships and to non-profit entities.

⁴ An account is considered dormant when there has been no customer-generated activity for two years.

⁵ Overdraft Privilege is a purely discretionary service, and we are not obligated to pay any overdraft. Not all accounts are eligible and restrictions apply. See our Overdraft Privilege Service Description. Our normal non-sufficient funds or overdraft charge will apply to each item overdrawing your account.