

PERSONAL 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.

Personal Checking Accounts

VERUS CHECKING

Appreciate a true and genuine checking account. Enjoy hassle-free checking with plenty of flexible options.

- \$100 initial deposit
- No minimum balance required
- Unlimited withdrawals and checks
- No monthly maintenance fee
- Monthly statement options⁸
 - Free e-statements
 - \$1 paper statements
 - \$2 paper statements with check images

VERUS PLUS CHECKING¹

Earn interest on your checking account without the need for monthly qualification.

- \$100 initial deposit
- No minimum balance required
- Unlimited withdrawals and checks
- No monthly maintenance fee
- Monthly statement options⁸
 - Free e-statements
 - \$1 paper statements
 - \$2 paper statements with check images
- Direct deposit is required

V-REWARDS CHECKING

Get a reward rate and unlimited ATM fee refunds nationwide by fulfilling three free and easy qualifications!

- \$100 initial deposit
- No minimum balance required
- Unlimited withdrawals and checks
- No monthly maintenance fee
- Monthly statement options⁸
 - Free e-statement
 - \$1 paper statements
 - \$2 paper statements with check images
- Reward qualifications per statement cycle
 - Have at least 12 debit card transactions post and settle per qualification cycle
 - Receive an electronic statement
 - Have at least one automatic payment or direct deposit post and settle per qualification cycle

FLIGHT ONE

Enjoy flexibility and premium services with this checking account designed for those aged 50 and above.

- \$100 initial deposit
- No minimum balance
- Unlimited withdrawals and checks
- No monthly maintenance fee
- Monthly statement options⁸
 - Free e-statement
 - Free paper statement
 - \$1 paper statement with check images
- Free box of club checks (1 box annually)
- Free money orders and cashier's checks
- Discount on safe deposit box
- Free overdraft protection transfers

Personal Savings Accounts

VERUS SAVINGS^{2,3}

Feel secure with a savings account that's safe, convenient and affordable.

- \$100 initial deposit
- No monthly maintenance fee if \$100 minimum daily balance is maintained (\$3 fee if below)
- No charge for first three withdrawals per month (\$1 each if over three)
- Free statements

YOUTH SAVINGS^{2,3}

Utilize this account designed to encourage good saving habits and money management skills for children and teens.

- \$25 initial deposit
- No monthly maintenance fee if under 18 years of age
- No charge for first three withdrawals per month (\$1 each if over three)
- Free statements

Money Market Account

VERUS MONEY MARKET^{3,4}

Realize strong returns with this money market that also delivers flexibility and fast access to cash.

- \$1,000 initial deposit
- No minimum balance
- No charge for first six withdrawals or debits per statement cycle (\$2 each if over six)
- Tiered interest rates
- Monthly statement options⁸
 - Free e-statement
 - \$1 paper statement
 - \$2 paper statement with check images

Investment Products

CERTIFICATES OF DEPOSIT

Verus Bank offers you certificates of deposit with terms ranging from 12 months to five years in maturity. Open a CD with a minimum deposit of just \$1,000.

INDIVIDUAL RETIREMENT ACCOUNTS

Get your retirement into shape with Verus Bank's wide range of IRA options, ranging from 12 months to a maximum term of five years. Our 12-month contributory IRA allows you to open an account with a minimum deposit of \$100 and make additional contributions with as little as \$25.



Kansas Roots. Prairie Sky.



verusbank.com

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.

Verus Banking Services

ATM FEES

ATM fees apply to all accounts except Flight One and V-Rewards Checking.

Verus ATMs..... No charge

Other ATMs..... \$1 per transaction, plus any additional fees assessed by other institutions.

Many Verus Bank checking accounts are eligible for four (4) service-charge-free ATM withdrawals per statement cycle if a \$5,000 total banking relationship is maintained (includes loans, savings, CDs and IRA accounts).⁷ A surcharge may still apply if assessed by the owner of the ATM. All ATM transactions conducted at Verus Bank ATMs are free to account holders.

VERUS 24-HOUR PHONE BANKING 877-273-2137

Account inquiries by phone..... No charge

Transfers by phone..... No charge

VERUS BANK SAFE DEPOSIT BOXES

Size	Annual fee	Key deposit
3x5	\$20	(refundable) \$ 10
5x5	\$25	Drilling fee \$175
3x10	\$30	Late fee \$ 2 per month
5x10	\$40	
10x10	\$60	

Some sizes not available at all locations.

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 Personal is our online banking service for individuals.

Online transfers No charge

Online account inquiries..... No charge

Online viewing of check images..... No charge

Electronic statements..... No charge

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 online. 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.

MOBILE BANKING

The ultimate in banking convenience is available everywhere you go with Verus Bank's mobile banking service.

Features include:

- Balance inquiry
- Transaction history
- ATM/Branch locator
- Transfer funds between accounts (with a mobile browser or downloadable app)
- Enjoy all of the benefits of Bill Pay
- Mobile deposit (fees may apply)

¹ 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.

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 quarterly 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 the account quarterly. Fees could reduce earnings.

³ Pursuant to Federal Regulation D, transfers to another account or to third parties by pre-authorized, automatic or telephone transfers are limited to six per statement cycle.

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 ⁵	\$ 10 per month on checking \$ 10 per month on savings
Garnishment/Tax levy.....	\$ 15
Insufficient/Returned checks...\$	32 per item
Mobile deposits.....	\$0.50 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)	

OVERDRAFT PRIVILEGE⁶

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.

⁴ 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 the account each statement cycle. A minimum average daily balance must be maintained to obtain the disclosed annual percentage yield. Fees could reduce earnings.

⁵ An account is considered dormant when there has been no customer-generated activity for two years.

⁶ 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.

⁷ The following accounts are eligible for an ATM usage fee refund for up to \$4.00 if the average balance in your eligible account plus the ledger balance in your other banking relationships total over \$5,000 on the statement cycle date of the eligible account.

Eligible accounts include: • Verus Checking • Panther Checking • Business Interest Checking • Verus Money Market • Business Money Market • Small Business Checking • Verus-Plus Checking

⁸ Statement fees will be waived if your average banking relationship is \$20,000 or over on your statement cycle date. Average Banking Relationship is defined as the average balance of the eligible account, plus the ledger balance in your other banking relationships on the statement cycle date of the eligible account. Other banking relationships include loans, savings, CD and IRA accounts.