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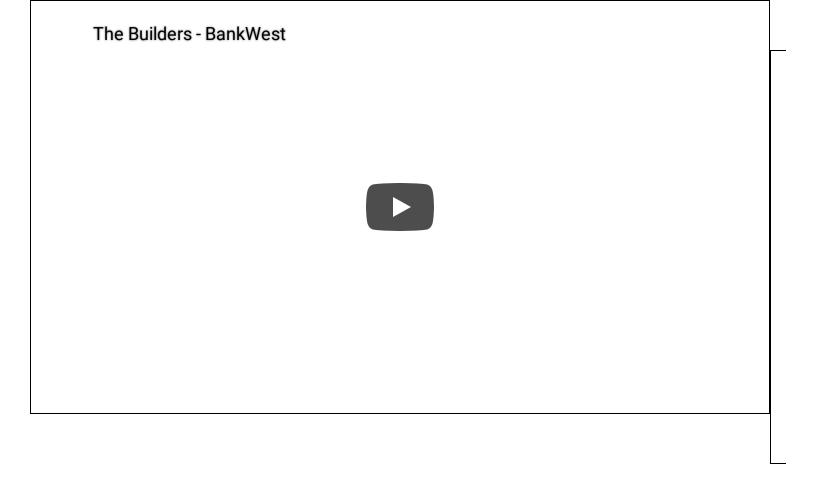
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"Small town America – some see yesterday; we see tomorrow.



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Disclosures

- 1. **ePlus Reward Rate Requirements:** Have 15 or more debit card transactions post to your account during the qualification cycle and receive electronic statements. (Pending debit card transactions and all ACH and ATM transactions are excluded.)
- 2. Balances up to \$25,000 receive annual percentage yield (APY) up to 2.78%; and balances over \$25,000 earn 0.75% interest on the portion of the balance over \$25,000, resulting in 2.78%-0.76% APY depending on the balance in the account.

*Annual Percentage Yield (APY) accurate as of November 14, 2018. Rates may change after account is opened. Fees may reduce earnings on account. \$100 minimum to open. Restrictions may apply. Member FDIC.

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