TRUTH IN SAVINGS
18 Month CD

Certificate of Deposit

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.
You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account annually.
The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $10,000.00 to open this account.

BALANCE COMPUTATION METHOD. 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.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into your account until the maturity date.

MATURITY DATE. Your account will mature 18 months from date of account opening.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 180 days of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and chargesassociated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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FEE SCHEDULE

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account balance and research - per hour	$25.00
Account closed within 6 months	$20.00
Collection fee	$15.00
Dormant checking fee - per month	$5.00
Encoded counter documents - each	$1.00
Garnishment/Levy Fee	$50.00
Legal process	$75.00
Money Orders	$4.00
Official Checks - customer	$4.00
Outgoing IRA transfer fee	$30.00
*Overdraft items paid	$35.00
*Overdraft items returned (NSF)	$35.00
Returned deposited item - Business	$12.00
Returned deposited item - Personal	$6.00
Savings overdraft protection per occurance	$7.50
Special handling fee	$25.00
Stop Payment	$30.00
Verification of deposit fee	$10.00
Incoming Domestic Wire Transfer Fee - Customer	$15.00
Incoming International Wire Transfer Fee - Customer	$30.00
Outgoing Domestic Wire Transfer Fee - Customer	$20.00
Outgoing International Wire Transfer Fee - Customer	$50.00
Statement with Images Fee for Accounts Without Image Statements	$2.00

*The charge may apply to overdrafts created by checking, in person withdrawal, or other electronic means.

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Revised 12/2020

Rev. 09/20

FACTS

WHAT DOES MRV BANKS DO WITH YOUR PERSONAL INFORMATION?

MRV BANKS

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and income - Account balances and payment history - Credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MRV Banks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MRV Banks share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (573)883-8222

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Revised 12/2020

Who we are	
Who is providing this notice?	MRV Banks 871 Ste Genevieve Drive Ste. Genevieve, MO 63670

What we do	
How does MRV Banks protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These materials include compute safeguards and secured files and buildings.
How does MRV Banks collect my personal information?	We collect your personal information, for example, when you - Open an account or deposit money - Pay your bills or apply for a loan - Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *Our affiliates include financial companies, such as MRV Financial Corp..*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *MRV Banks does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - *MRV Banks doesn't jointly market.*

Other important information

Special Notice For California Residents

In accordance with state law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent. For additional information about your rights under the California Consumer Privacy Act, please refer to our California Privacy Policy at www.mrvbanks.com.

Special Notice For Nevada Residents

Nevada requires that we provide contact information for the state's Bureau of Consumer Protection to all consumers that do business with us. The contact information for the Bureau of Consumer Protection, of the Office of the Nevada Attorney General, is provided below.

Address: 555 East Washington Street, Suite 3900, Las Vegas, Nevada 89101
Phone: (702) 486-3132
Email: BCPINFO@ag.state.nv

Special Notice For Vermont Residents

In accordance with state law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent. For additional information about your rights under the California Consumer Privacy Act, please refer to our California Privacy Policy at www.mrvbanks.com.