RATES AND FEES

Please note the following additions to WEOKIE's current Fee Schedule applicable to your account(s), services(s) and/or transaction(s) effective February 1, 2020.

Savings and Checking Accounts, ACH, and Home Banking/Bill Pay Transactions

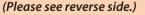
1. Uncollected/Unavailable Funds Fee \$27.50

2. Escheatment Fee \$50.00

All other previously disclosed fees remain unchanged.









IMPORTANT AUDIT CONFIRMATION

Please examine this statement. If it's not correct, communicate any differences in writing to our auditors:

BKD LLP 211 N. Robinson 2 Leadership Square, Ste. 600 S. OKC, OK 73102

If you do not reply, our auditors will consider this statement to be correct.

