We want you to understand exactly how your Online Savings account with Vio Bank, a division of MidFirst Bank, works so we created this overview to explain the key features, benefits and fees of your account. This is your account Disclosure and Fee Schedule.

<table>
<thead>
<tr>
<th>ACCOUNT OPENING</th>
<th>Minimum Deposit to Open Account</th>
<th>$100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible Parties</td>
<td>This account is available to individuals age 18 or over and can be opened online at <a href="http://www.viobank.com">www.viobank.com</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONTHLY SERVICE CHARGE</th>
<th>Monthly Service Charge</th>
<th>$0</th>
</tr>
</thead>
</table>

Regulation limits the number of certain transactions to no more than six per monthly statement cycle. Transactions made by mail, in person or at a Bank ATM, as those services may be available, are not limited. If you exceed these regulatory limitations, an Excessive Transaction Fee may apply, and we may close your account.

| REGULATORY TRANSACTION LIMITS            | Limited Savings Transactions    | Transactions, as those services may be available, that are limited to six transactions each statement cycle include but are not limited to the following: |
|------------------------------------------|---------------------------------|• Checks • Debit card purchase transactions • Preauthorized payments to any third party (including ACH withdrawals and Bill Payments) • Online wires or funds transfers • Overdraft Protect transfers • Online or Mobile payments • Telephone transfers |
| Excessive Transaction Fee                | $10                             | Excessive transaction fee for each limited withdrawal in excess of six withdrawals per monthly statement cycle |

<table>
<thead>
<tr>
<th>HOW INTEREST WORKS</th>
<th>Interest Rate</th>
<th>The interest rate and Annual Percentage Yield (APY) on your account may change at our discretion. There are no minimum or maximum interest rate limits on your account.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency of Account Interest Rate Change</td>
<td>We may change the interest rate on your account at our discretion without notice. The most current rates can be found on <a href="http://www.viobank.com">www.viobank.com</a>, or by calling 888-999-9170.</td>
<td></td>
</tr>
<tr>
<td>Compounding Frequency</td>
<td>Interest will be compounded daily.</td>
<td></td>
</tr>
<tr>
<td>Crediting Frequency</td>
<td>Interest will be credited to your account monthly.</td>
<td></td>
</tr>
<tr>
<td>Balance Computation</td>
<td>We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal and interest that has been accrued to your account each day. The daily periodic rate is calculated by dividing the interest rate by 365.</td>
<td></td>
</tr>
<tr>
<td>Accrual of Interest on Deposits</td>
<td>Account interest begins to accrue on the Business Day funds are collected. A &quot;Business Day&quot; is Monday-Friday, 8:00 am - 5:00 pm, local time, with the exception of legal holidays.</td>
<td></td>
</tr>
</tbody>
</table>

Vio Bank is a division of MidFirst Bank, Member FDIC. Deposits held at Vio Bank are deposits of MidFirst Bank and are combined with any other MidFirst Bank deposits for FDIC insurance purposes.
HOW INTEREST WORKS CONTINUED

Accrual of Interest on Deposits
Account interest begins to accrue on the Business Day funds are collected. A “Business Day” is Monday-Friday, 8:00 a.m. - 5:00 p.m., local time, with the exception of legal holidays.

Effect of Closing an Account
If you close your account before interest is paid, you will not receive any of the accrued interest.

Electronic Statements
$0
No charge for electronic statements

Paper Statements
$5
Per month if you receive paper statements.

Returned Deposit Item
$7
Per item you deposit from a third party that does not clear the issuing bank, including re-deposited items

Stop Payment – Check or ACH
$30
Per each stop payment request. See your Account Agreement and Disclosure for additional information.

OVERDRAFT SERVICES

Overdrafts on Savings Accounts
Overdraft services are not available for the Online Savings account. You will not be charged a fee on negative balances on your account. Please see paragraph 7 in the Account Agreement and Disclosure for information regarding our right to offset amounts owed to us.

GENERAL ACCOUNT FEES

Electronic Statements
$0
No charge for electronic statements

Paper Statements
$5
Per month if you receive paper statements.

Returned Deposit Item
$7
Per item you deposit from a third party that does not clear the issuing bank, including re-deposited items

Stop Payment – Check or ACH
$30
Per each stop payment request. See your Account Agreement and Disclosure for additional information.

HOW DEPOSITS AND WITHDRAWALS WORK

See your Account Agreement and Disclosure. Please note, the use of a debit or ATM card, Bill Pay and sending an International Wire is not available on your Online Savings account.

WIRE TRANSFERS

Incoming Domestic
No Charge
A wire transfer that is deposited into your account from another U.S. bank

Incoming International
No Charge
A wire transfer that is deposited into your account from an international bank

Outgoing Domestic
$30
A wire transfer that you send from your account to another U.S. bank account

STATEMENT AND RESEARCH SERVICES

Additional Statement Request
$2 each
Providing additional copies of your statement that you ask us to fax or mail to you.

Copies
$1 each item
Per each item or document copied, such as cleared checks, deposit or withdrawal tickets

Research Requests
$40/hour
Research Labor/Account Reconciliation ($20 minimum charge)

MISCELLANEOUS

Bank Verification
$15
Request to verify deposit

Legal Process
Varies by State
Processing of garnishments, tax or child support levies or other court administrative order against your account

ACCOUNT BENEFITS

Online Banking
Free

Mobile Banking
Free (wireless carrier charges may apply)

BANK BY MAIL

Vio Bank
P.O. Box 76149
Oklahoma City, OK 73147-2149

QUESTIONs

If you have any questions about your account, please call 888-999-9170 to have a customer service representative assist you.

These disclosures may be updated at the discretion of Vio Bank, a division of MidFirst Bank. Customers will be made aware of any modifications, other than rate, within 30 days of them being effective.