

BUSINESS PRODUCT BROCHURE

Wyoming Community Bank
1700 N Federal Blvd
Riverton, WY 82501
July 29, 2016

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

BUSINESS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A maintenance fee of \$8.00 will be imposed every statement cycle.
A fee of \$.20 per check if there are more than 100 checks per statement cycle.

ENHANCED BUSINESS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A maintenance fee of \$25.00 will be imposed every statement cycle if the average balance for the statement cycle falls below \$7,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BUSINESS INTEREST CHECKING ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Wyoming State Bar Foundation.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$1,500.00 to open this account.

Account Fees: A maintenance fee of \$12.00 will be imposed every statement cycle if the average balance for the statement cycle falls below \$1,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BUSINESS SAVINGS ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$250.00 to open this account. There is a \$2.00 per withdrawal fee if there are more than 12 withdrawals per quarter. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance fee of \$2.50 will be imposed every statement cycle if the average balance for the statement cycle falls below \$250.00.
The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$2,000.00 to open this account. There is a \$2.00 fee per withdrawal for more than 6 per cycle. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in

person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance fee of \$12.00 will be imposed every statement cycle if the average balance for the statement cycle falls below \$2,000.00. There is a \$2.00 fee per withdrawal for more than 6 per cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us:
Stop Payment Fee: \$28.00 PER STOP PAYMENT
Garnishment/Levy: \$35.00

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:
Dormant Fee Per Month: \$10.00
Closed Account Fee(less than 90 days): \$25.00

The following fees apply to Business Checking; Business NOW Accounts; Business Savings; and Money Market Accounts:
Overdraft Check Paid Fee: \$34.00 per item
Return Check Fee (NSF): \$34.00 per item
Return of Sight Drafts: \$25.00 per item

MISCELLANEOUS FEES AND CHARGES

Cashiers Check Fee: \$5.00
Money Order Fee: Customer: \$2.50
Money Order Fees:: Non-Customer: \$5.50
Outgoing Wire Transfer Fee: \$30.00
Foreign Wire Transfer Fee: \$50.00
Collection Item: \$25.00
Visa Gift Cards: Customer: \$10 -\$100=\$2.00,
\$101-\$500=\$3.00, \$501-\$1000=\$4.00.
Visa Gift Card: Non-Customer: \$10-\$100=\$3.00,
\$101-\$500=\$4.00, \$501-\$1000=\$5.00
Night Depository Lock Bags: \$25.00 each bag
Night Depository Zipper Bags: \$3.00 each bag, first 2 free
Research Fee: \$35.00 per hour
Research Copy Fee: \$2.00 per copy
Indemnity Bond: \$25.00 each
Merchant Set-up Fee: \$60.00
Checkbook Reconciliation: \$35.00 per hour

SUBSTITUTE CHECK POLICY DISCLOSURE

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits credit unions and banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice

do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at Wyoming Community Bank, 1700 N. Federal Blvd., Riverton, WY, 82501, (307) 857-9000. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include--

- * A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- * An estimate of the amount of your loss;
- * An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- * A copy of the Substitute Check