



GOPPERT FINANCIAL BANK

February 17, 2017

Dear Valued Customer/s,

Goppert Financial Bank recently published in the Kansas City Star our "Notice of Proposed Merger" with Pleasant Hill Bank, Pleasant Hill, Missouri. The merger has since received all necessary regulatory approval. The merger will bring additional benefits to the customers of both financial institutions. Some of these benefits include:

Additional Branch Locations

Increased Fraud Protection Programs

Home Mortgage Lending

Additional "Free" ATM Locations

Improved Disaster Contingency Plans

Home Construction Lending

The merger of the two banks will also bring many benefits that will not be directly noticed by our customers including increased capital levels, loan diversity, information/data security, and the increased usage of technology.

You will **NOT** notice any change in personnel, business hours, deposit products, or the quality customer service that you are receiving. The ownership of the bank will remain the same. Senior Management and our Board of Directors will change slightly, but the bank's business philosophy will remain the same, **"To provide quality customer service in a safe and prudent manner."** The name of the bank will remain "Goppert Financial Bank".

During this time of change, we will strive to minimize any inconvenience that may be necessary. Please refer to the back of this document/s for a list of items that could impact our services and the timeline of such occurrence. We have also attached our new schedule of service charges along with our deposit account disclosures. There are several new and free services and a few fee increases, so please review accordingly.

The merger of Goppert Financial Bank and the Pleasant Hill Bank's core systems will begin **THURSDAY, March 23, 2017**. The merger will take place on Friday, March 24th, 2017 and will be completed by the morning of **MONDAY, March 27, 2017**.

CHANGES TO YOUR ACCOUNT

Direct Deposit and automatic payments: During this transition, all deposits and payments will continue to be posted to your account/s.

New Business Cut-Off Time: Effective Monday, March 20, 2017, the new "Cutoff" time for all locations will be 3:00 PM.

Account and Fee changes: The account and fee structure has changed slightly. Please see the enclosed "Notice of Change" and Fee Schedule for more details.

- Continued

Lathrop
710 Oak Street - PO Box 606
Lathrop, MO 64465
816-528-4296
Metro: 816-740-6400
Fax: 816-528-6484

Holt
140 Highway 33 North
PO Box 80
Holt, MO 64048
816-264-3333
Fax: 816-264-3770

Lawson
29206 NE 184th Street - PO Box 456
Lawson, MO 64062
816-296-4076
Metro: 816-580-4282
Fax: 816-296-4936

Norborne
112 S. Pine
PO Box 222
Norborne, MO 64668
660-593-3310
Fax: 660-593-3675

Member
FDIC



TEMPORARY SERVICE LIMITATIONS DURING THE MERGER PROCESS

During the merger of the core processing system there are some changes that will affect the products and services we provide to you. We want you to be aware of these changes to help ensure the transition causes you as little disruption as possible.

The bulk of the temporary disruption will be with the following products: Debit Cards/ATM Access, On-Line Banking, Bill Pay, and Telephone Banking.

Debit Cards and ATM Access: Debit and ATM cards will be available to use, however your daily limits may be affected, at both the ATM and Point of Sale retailers. Once the merger process is complete the daily limits will be restored to normal. The ATM system will be unavailable for balance inquiries during the period of Thursday, March 23rd, at 3:00 PM, through Monday, March 27th at 8:00 AM. As an extra precautionary measure, we recommend that you have some extra cash on hand along with your checks available during this time.

On-Line Banking: The On-Line Banking: (OLB) product will NOT be available during the period of Thursday, March 23rd, at 6:00 PM through Monday, March 27th at 8:00 AM.

Bill-Pay: The cut-off for all OLB Bill Pay transactions during the conversion period will be Wednesday, March 22nd, at 6:00 PM, CDST. Regularly scheduled OLB Bill-Pay payments for the period of Thursday, March 23rd through Sunday, March 26, 2017, will be dropped from the core system. Please re-schedule these payments to either before March 22nd, or after March 27th. If you have any questions please contact the bank for assistance.

Telephone Banking: Telephone banking inquiries and transactions will NOT be available during the merger period of Thursday, March 23rd, at 6:00 PM, through Monday, March 27th, at 8:00 AM.

Bank Statement: Your statements dates will not change.

We thank you for your patience during this temporary disruption of service and your continued patronage. If you have any questions, please contact your local branch office.

Lathrop office	816-528-4296, Local, 816-740-6400, KC Line
Holt, Office	816-264-3535
Lawson Office	816-296-4076, Local, 816-580-4282, KC Line
Norborne Office	660-593-3310, Local

We look forward to meeting all of your financial requirements for today, and in the future. If you have any questions in regard to the information enclosed within, feel free to contact one of our bank officers. Thank you for your past and continued patronage.

Sincerely,

Goppert Financial Bank



Billy Campbell
President/CEO

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**GOPPERT FINANCIAL BANK NOTICE OF CHANGE
PERSONAL & COMMERCIAL ACCOUNTS EFFECTIVE MARCH 24, 2017**

Fees

Account Type	Minimum Balance Requirements	Fees
EZ Checking	None	<ul style="list-style-type: none"> • Limited to 40 checks per statement cycle. \$0.07 per check in excess of 40 per statement cycle. • E-Statement delivery only. • Inactive fee of \$5.00 per statement cycle after 3 months of inactivity, no deposits or withdrawals. • Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00.
Senior Checking	None	<ul style="list-style-type: none"> • Limited to 40 checks per statement cycle. \$0.07 per check in excess of 40 per statement cycle. • Inactive fee of \$5.00 per statement cycle after 3 months of inactivity, no deposits or withdrawals. • Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00.
Traditional Checking	\$500	<ul style="list-style-type: none"> • A minimum balance fee of \$4.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00. • If you have a combined balance of \$500.00 or more in a checking or savings account, the minimum balance fee may be waived. • Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00.
Student Checking	None	<ul style="list-style-type: none"> • E-Statement delivery only. • Inactive fee of \$5.00 per statement cycle after 3 months of inactivity, no deposits or withdrawals. • Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00.
Personal Checking Interest Bearing	\$1,000	<ul style="list-style-type: none"> • A minimum balance fee of \$6.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. • Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00.
Personal Money Market	\$2,000	<ul style="list-style-type: none"> • A minimum balance fee of \$6.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,000.00. • Limited to 6 withdrawals per month. An excessive withdrawal fee of \$2.00 per withdrawal over 3 during the statement cycle. • Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00.

FDIC Insured

Account Type	Minimum Balance Requirements	Fees						
Personal Savings	None	<ul style="list-style-type: none"> Limited to 18 withdrawals per quarter. An excessive withdrawal fee of \$2.00 per withdrawal over 9 during the statement cycle. Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00. 						
EZ Commercial Checking	\$500	<ul style="list-style-type: none"> A minimum balance fee of \$4.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00. Limited to 100 checks per statement cycle. \$0.10 per check in excess of 100 per statement cycle. Limited to 100 deposits per statement cycle. \$0.07 per deposit in excess of 100 per statement cycle. E-Statement delivery only. Inactive fee of \$5.00 per statement cycle after 3 months of inactivity, no deposits or withdrawals. Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00. 						
Traditional Commercial Checking	\$1,000	<ul style="list-style-type: none"> A minimum balance fee of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. Limited to 200 checks per statement cycle. \$0.10 per check in excess of 200 per statement cycle. Limited to 200 deposits per statement cycle. \$0.07 per deposit in excess of 200 per statement cycle. Earnings credit \$0.10 per \$100.00 average collected balance. Credit applied toward monthly maintenance fees, will not exceed fee amount. Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00. 						
Commercial Checking Interest Bearing	\$1,000	<ul style="list-style-type: none"> A minimum balance fee of \$8.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. Limited to 100 checks per statement cycle. \$0.10 per check in excess of 100 per statement cycle. Limited to 100 deposits per statement cycle. \$0.07 per deposit in excess of 100 per statement cycle. Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00. 						
Commercial Savings	None	<ul style="list-style-type: none"> Limited to 18 withdrawals per quarter. An excessive withdrawal fee of \$2.00 per withdrawal over 9 during the statement cycle. Dormant fee \$10.00 per statement cycle after 12 months of inactivity, no deposits or withdrawals, if the balance is less than \$100.00. 						
<p style="text-align: center;">Safe Deposit Box</p> <p>Sizes subject to branch availability. Rent is charged annually.</p> <table border="0"> <tr> <td>Size 3x5 - \$15.00</td> <td>Size 10x10 - \$95.00</td> </tr> <tr> <td>Size 4x8 - \$22.00</td> <td>A late fee of \$5.00 per month on box sizes 3x5, 5x5, 4x8, and 3x10 if rent is not paid by the due date.</td> </tr> <tr> <td>Size 5x5 - \$20.00</td> <td>A late fee of \$10.00 per month on box sizes 4x10, 5x10, and 10x10 if rent is not paid by the due date.</td> </tr> </table>			Size 3x5 - \$15.00	Size 10x10 - \$95.00	Size 4x8 - \$22.00	A late fee of \$5.00 per month on box sizes 3x5, 5x5, 4x8, and 3x10 if rent is not paid by the due date.	Size 5x5 - \$20.00	A late fee of \$10.00 per month on box sizes 4x10, 5x10, and 10x10 if rent is not paid by the due date.
Size 3x5 - \$15.00	Size 10x10 - \$95.00							
Size 4x8 - \$22.00	A late fee of \$5.00 per month on box sizes 3x5, 5x5, 4x8, and 3x10 if rent is not paid by the due date.							
Size 5x5 - \$20.00	A late fee of \$10.00 per month on box sizes 4x10, 5x10, and 10x10 if rent is not paid by the due date.							

FEE SCHEDULE

710 Oak St

Lathrop, MO 64465

**GOPPERT FINANCIAL BANK**

LATHROP-HOLT-LAWSON-NORBORNE-PLEASANT HILL

www.goppertfb.com

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

Check printing fees vary by the style of check ordered.

Nonsufficient Funds (NSF) check charge per item for NSF's created by checks, in-person withdrawals, or electronic means (\$180 per day maximum charge)	\$30.00
Deposited items returned unpaid	\$10.00
Stop Payment	\$20.00
Closing account within 60 days of opening	\$15.00
Reopening a closed account	\$15.00
Collection Fee (for items sent or held)	\$25.00
Inactivity Fee (3 months of no deposits or withdrawals)	\$5.00
Dormant Fee (12 months of inactivity and balance less than \$100)	\$10.00
Checkbook balancing (per hour)	\$50.00
Account Research (per hour)	\$50.00
Check copies, each	\$2.00
Incoming Wire (Domestic or Foreign)	\$25.00
Outgoing Wire (Domestic)	\$30.00
Outgoing Wire (International)	\$75.00
Personal Money Order	\$3.00
Cashier's Check	\$6.00
Fax Services 1st page (\$.50 each page thereafter)	\$2.00
Copy Service, each	\$0.25
Account Activity printout	\$3.00
Copy of Statement	\$4.00
Replacement Key for Night Depository	\$35.00
Safe Deposit Box 3x5 (all boxes are subject to Branch availability)	\$15.00
Safe Deposit Box 4x8	\$22.00
Safe Deposit Box 5x5	\$20.00
Safe Deposit Box 3x10	\$30.00
Safe Deposit Box 4x10	\$40.00
Safe Deposit Box 5x10	\$50.00
Safe Deposit Box 10x10	\$95.00
Safe Deposit Box Key Replacement	\$30.00
Safe Deposit Box Key Deposit	\$25.00
Safe Deposit Box Drilled or Rekeyed - Forfeit deposit plus the current cost to the bank.	
A late fee of \$5.00 per month may be charged on box sizes 3x5, 5x5, 4x8 or 3x10 if the yearly rent is not paid by the due date.	
A late fee of \$10.00 per month may be charged on box sizes 4x10, 5x10 or 10x10 if the yearly rent is not paid by the due date.	
ATM/Debit Card (Lost or reissued before expiration)	\$10.00

