

## DENISON STATE BANK WIRE FORM IN-PERSON - DOMESTIC WIRE

<b>ORIGINATOR INFORMATION</b>	
Originator Name:	
Originator Address:	
City, State, Zip Code:	
SSN/EIN:	
Phone Number:	
DSB Account #, Loan #, or Other:	
Collected Balance? If no, Officers initials:	
<b>BENEFICIARY INFORMATION</b>	
Beneficiary Name:	
Beneficiary Account #:	
Beneficiary Address:	
City, State, Zip Code:	
<b>BENEFICIARY FINANCIAL INFORMATION</b>	
Bank Name:	
Bank Telegraphic Name:	
Bank Routing (ABA) # OR DDA #:	
Bank Phone Number:	
<b>INTERMEDIARY FINANCIAL INFORMATION</b>	
Bank Name:	
Bank Telegraphic Name:	
Bank Routing (ABA) #:	
Bank Phone Number:	
<b>SPECIAL INSTRUCTIONS OR REFERENCE</b>	
Reference to Beneficiary:	
Reference to FI:	
<b>AMOUNT OF WIRE:</b>	
\$	

I HAVE VERIFIED THE ACCURACY OF THE ABOVE INFORMATION AND HEREBY AUTHORIZE DENISON STATE BANK TO MAKE THE ABOVE WIRE TRANSFER. DENISON STATE BANK SHALL NOT BE LIABLE FOR ACTS, ERRORS OR OMISSIONS BY THE ABOVE ORIGINATOR(S). I HAVE REVIEWED AND RECEIVED A COPY OF THE TERMS AND CONDITIONS ATTACHED, AND BY SIGNING BELOW AGREE TO THESE TERMS AND CONDITIONS.

ORIGINATOR SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
 ORIGINATOR DUAL AUTHORIZATION: \_\_\_\_\_ DATE: \_\_\_\_\_

WIRE INSTRUCTIONS TAKEN BY:  DATE & TIME:   
 WIRE PROCESSED BY:  DATE & TIME:   
 OFAC'S ATTACHED? Y / N  
 FED ROUTING VERIFIED? Y / N

## DENISON STATE BANK IN-PERSON WIRE AGREEMENT

### Terms & Conditions

This Wire Transfer Agreement ("Agreement") governs the wire transfer ("transfer") service between the customer named above ("Customer") and the Denison State Bank. This Agreement is governed by the laws of the United States and the laws of the State of Kansas. If mandatory provisions of those laws are amended, this Agreement shall be deemed amended to the extent necessary to comply. If any part of this Agreement is invalid, illegal, or unenforceable, the remaining provisions shall remain in effect. Unless otherwise defined, terms used in this Agreement shall have the meaning provided in the State Uniform Commercial Code, Article 4A. This Agreement supersedes any prior agreements between Bank and the Customer on the subject matter hereof, and is binding upon the Customer's heirs, representatives, and successors. This Agreement is supplemented by all non-conflicting provisions of Bank's deposit account agreement with Customer, as amended from time to time. Any claim between the Bank and the Customer relating to this Agreement, or to any authorized or unauthorized transfer from the accounts identified in this Agreement, shall be determined in accordance with the dispute resolution terms, conditions and procedures detailed in the deposit account agreement between Customer and Bank, as amended from time to time.

### Customer Liability

The Customer shall be liable to the Bank for and shall indemnify and hold the Bank, its affiliates, officers, directors, employees and agent harmless from any and all claims, causes of action, damages, expenses (including reasonable attorney's fees and legal expenses), liabilities and other losses resulting from acts, omissions, or provision of invalid or inaccurate data, by the Customer or any other person acting in the Customer's behalf, including without limitation: a) a breach of any provision of this Agreement; b) the Bank's debiting or crediting of the account of any person as requested by the Customer; and c) any failure to act or delay by any financial institution other than the Bank.

### Bank Liability

The bank shall be responsible only for performing the funds transfer services provided in this agreement and shall be liable only for its negligence or willful misconduct in performing these services. The Bank shall not be liable for acts or omissions by the Customer or any other person including, without limitation, any funds transfer system, any Federal Reserve Bank, any beneficiary's bank, and any beneficiary, none of which shall be deemed the Bank's agent. Without limitation, the Bank shall be excused from delaying or failing to act if caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, emergency conditions, strikes, or other circumstances beyond the Bank's control. In addition, the Bank shall be excused from delaying or failing to execute a transfer if it would result in the Bank's exceeding any limitation on its intra-day net funds position established through the Federal Reserve guidelines or if it would result in violating any present or future risk control program of the Federal Reserve or a rule or regulation of other governmental regulatory authorities. In no event shall the Bank be liable for any consequential, special, punitive or indirect losses or damages incurred relating to this agreement including without limitation subsequent wrongful dishonor resulting from the Bank's acts or omissions. Any liability of the Bank for loss of interest resulting from its error or delay shall be calculated using a rate equal to the Federal Funds rate at the Federal Reserve Bank of New York for the period involved. Payment will be made by crediting the appropriate account involved in the funds transfer.

### Reconciliation

All transfers will appear on the Customer's regular account statement. It is the Customer's obligation to examine the statement for any discrepancy concerning any payment order. (Including but not limited to discrepancies in authorization, or errors in amount or beneficiary.) If the Customer fails to notify the Bank of any such discrepancy within fourteen days after the Customer receives the statement or other sufficient information to detect such discrepancy, the Bank shall not be liable for and the Customer shall indemnify and hold the Bank harmless from any loss of interest with respect to the payment order and any other loss which could have been avoided had the Customer given such notice. If the Customer fails to notify the Bank within three months after receiving the statement, the customer is precluded from any claim against the bank. Recordkeeping

The Customer shall maintain records of each transfer request for 6 months following the requested transfer date and agrees to provide such records to the Bank upon request to allow reconstruction.

### Processing Wire Transfers

Wire instructions must be received by the Bank before the local times in Exhibit B and in time to complete the requested security procedures. Transfer requests received after these times, or when callback procedures cannot be met in time, will result in transfer being treated as being received on, and may be executed on, the following funds transfer business day. Times may vary at the Bank's discretion. The Bank shall process transfer requests based solely upon information received from the Customer. The Bank may, at its discretion, process the wire transfer request through the Federal Reserve Bank or one of the following DSB Correspondent banks: Bankers Bank of Kansas UMB Bank of Kansas City FHLB of Topeka At the time the Bank executes a wire transfer, the Customer agrees to pay the Bank with collected funds on deposit for the amount of the wire plus the current Wire Transfer Fee. If the Customer fails to pay in accordance with this agreement, the Bank shall be entitled to request cancellation of the transfer or to undertake any other legal means to collect the amount of the transfer if unable to cancel, including exercise of right of offset as detailed in the Bank's Deposit Agreement.

### Errors & Rejections by Bank

If a wire transfer request indicates an intermediary bank or a beneficiary's bank inconsistently by name and identifying number, execution of the request might be based solely upon the number, even if the number identifies a bank different from the named bank or a person who is not a bank. If a wire transfer request describes a beneficiary inconsistently by name and account number, payment might be made by the beneficiary's bank based solely upon the account number, even if the account number identifies a person different from the named beneficiary. Customer's obligations shall not be excused in these circumstances. The Bank may at its sole discretion reject any transfer request or incoming transfer which does not conform to the limitations, procedures and/or other requirements set forth in this Agreement, such as availability of funds on deposit. Unless prohibited by law, Bank may as its sole discretion reject any transfer request it receives from the Customer for any or no reason (including but not limited to suspicion that the request might be unauthorized or in violation of law or the rights of others). The Bank shall endeavor to notify the Customer of the Bank's rejection of the transfer request by telephone, electronic message, U.S. mail or other commercially reasonable means. The Bank will comply with regulations issued by the US Treasury's Office of Foreign Assets Control (OFAC). If any transfer request is to an entity listed on the OFAC's list of Specially Designated Nationals and Blocked Persons, by law the Bank shall not complete the transfer and shall block the funds until such time OFAC issues a written release to the Bank. The Bank shall have no liability to the Customer as a result of the Bank's rejection of any transfer request or internal transfer if it complies with the terms of this agreement.

### Rejection of the Bank's Transfer Request

If the Bank receives notice that a wire transfer transmitted by the Bank has been rejected, the bank shall notify the Customer of such rejections including the reason given for rejection by telephone, electronic message, or the US mail. The Bank will have no further obligation to transmit the rejected wire transfer if it complied with this agreement with respect to the original transfer request.

### Cancellation and Change by Customer

The Customer shall have no right to cancel or amend any transfer request after received by the Bank, however, the Bank shall use reasonable efforts to act on a cancellation or amendment request as long as it is received from the Customer or its authorized agent in accordance with the security procedures set forth in this agreement. However, Bank shall have no liability if such cancellation or amendment is not effected. Furthermore, the Customer agrees to hold Bank harmless from any and all liabilities, costs, and expenses Bank may incur in attempting to cancel or amend the Wire Transfer.

### Denison State Bank Wire Schedule:

Domestic outgoing wires completed up until 3:00 pm.

International outgoing wires completed up until 2:00 pm.

Incoming wires must be received by 3:30 pm for same day credit.

### Denison State Bank Fee Schedule:

Domestic outgoing wire fees are \$20.00

Domestic incoming wire fees are \$5.00

International outgoing wire fees are \$60.00

International incoming wire fees are \$6.00