

Notice of Adverse Action

We are sorry but we are unable to accommodate your request to open a deposit account with our institution at this time. In evaluating your application the consumer reporting agency listed below provided us with information that in whole or in part influenced our decision. The agency did not make the decision and is unable to supply specific reasons why we have denied your request to open a deposit account with our institution.

You have rights under state and federal laws. Included in these rights are:

- The right to obtain a free copy of your consumer report if you make such a request to the consumer reporting agency within 60 days of your receipt of this notice; and
- The right to dispute the completeness or accuracy of any information contained in such report by notifying the consumer reporting agency directly of your dispute.

ChexSystems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125

Telephone: 800-428-9623
Fax: 602-659-2197
Web: www.consumerdebit.com

If you have any questions regarding your consumer report, you should contact the consumer reporting agency using the contact information above. To contact ChexSystems in writing, forward your request including your full name, including middle initial, current address, US Social Security number, date of birth and any previous addresses used in the last five years (including PO Boxes).

If you have any other questions regarding this notice, you should contact:

Attn: Online Accounts
The Callaway Bank
P.O. Box 10
Fulton MO 65251

Telephone: 800-446-2265
Fax: 573-592-6306
Email: onlineaccounts@callawaybank.com