

RATE CHART

United Bank of Kansas
Lenexa Branch
10101 Woodland Rd.
Lenexa, KS 66220
03/05/2012

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
UNITED PLUS CHECKING ^b	\$ 500.00		0.10%	0.10%
UNITED PLUS BUSINESS CHECKING ^b	\$ 1,000.00		0.10%	0.10%
CLASSIC CHECKING ^b	\$ 500.00	\$ 500.00 ^d	0.10%	0.10%
PERSONAL MONEY MARKET ^b	\$ 1,000.00			
Average Daily Balances of:				
	up to \$9,999.99		0.20%	0.20%
	\$10,000.00-24,999.99		0.30%	0.30%
	\$25,000.00-49,999.99		0.40%	0.40%
	\$50,000.00-99,999.99		0.40%	0.40%
	\$100,000.00-200,000.00		0.50%	0.50%
BUSINESS MONEY MARKET ^b	\$ 1,000.00			
Average Daily Balances of:				
	up to \$9,999.99		0.20%	0.20%
	\$10,000.00-24,999.99		0.25%	0.25%
	\$25,000.00-49,999.99		0.25%	0.25%
	\$50,000.00-99,999.99		0.35%	0.35%
	\$100,000.00-200,000.00		0.40%	0.40%
UNITED SAVINGS ^b	\$ 25.00		0.25%	0.25%
3 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.25%	0.25%
6 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.35%	0.35%
12 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.50%	0.50%
18 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.60%	0.60%
24 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.80%	0.80%
36 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	1.00%	1.00%
48 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	1.30%	1.31%
60 MONTH CERTIFICATE ^a	\$ 1,000.00	\$ 1,000.00 ^d	1.50%	1.51%
15 MONTH DOUBLE FEATURE CERTIFICATE ^{a, b}	\$ 2,500.00	\$ 1,000.00 ^d	0.60%	0.60%
12 MONTH IRA ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.50%	0.50%
18 MONTH IRA ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.60%	0.60%
24 MONTH IRA ^a	\$ 1,000.00	\$ 1,000.00 ^d	0.80%	0.80%
36 MONTH IRA ^a	\$ 1,000.00	\$ 1,000.00 ^d	1.00%	1.00%
48 MONTH IRA ^a	\$ 1,000.00	\$ 1,000.00 ^d	1.30%	1.31%
60 MONTH IRA ^a	\$ 1,000.00	\$ 1,000.00 ^d	1.50%	1.51%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

d) Average daily balance. 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.

Fees could reduce the earnings on the account.
Interest Rates and Annual Percentage Yields are current as of 03/05/2012.
For current rate information call (913) 254-7400.