In our continued efforts to improve our service to you, Community Bank of Pleasant Hill would like to take this opportunity to provide you with important information regarding the loan payment posting process.

Conforming Payment Notice

In order for your payment to be considered conforming, all payments must be made in US currency and must be accompanied by the account number, remittance slip, or payment coupon provided. Mailed payments must be sent to Community Bank of Pleasant Hill, P O BOX 30, Pleasant Hill MO 64080. Loan payments may also be made in person to personnel at the Community Bank of Pleasant Hill location, in lobby or drive-up teller. These payments will be posted and credited to the account as of that business day (except bank holidays) if received during our hours of operation. For payment purposes our business day is defined as follows:

Branch Office	Street, City & State	Hours of Operation - Loan payments
Pleasant Hill	2401 N. 7 Highway P O BOX 30 Pleasant Hill MO 64080	Monday - Friday 8:00 AM to 5:00 PM CST

Loan payments received after the close of business and on Saturday will be posted and credited to the account as of the next business day or as otherwise permitted by law.

Mail – Payments received by 4:30 p.m. Checks, cashier's checks or money orders may be mailed to: Community Bank of Pleasant Hill, P O BOX 30, Pleasant Hill MO 64080

E-Mail – Payment request must be received by 4:30 p.m.

Bill Pay – Checks issued by Bill Pay for payment must be received by 4:30 p.m.

Phone – Payment request may be made by calling Community Bank of Pleasant Hill Loan Administration Department at 816.540-2525 by 4:30 p.m.

24 hour Telephone Banking – 1-866-432-0981 – Payments are not accepted through telephone banking.

Online – Payments through Internet Banking at <u>www.cbphonline.net</u> – payments made by 5:00 p.m. or until day end processing is completed, whichever is later.

Wire – Payments received by 4:30 p.m.

ACH/EFT Transactions – Processed when received up until 4:30 p.m.

ATM – Community Bank of Pleasant Hill does not accept loan payments through the ATM.

Night Drop Payments – Payments made through the night drop must be received by 2:00 p.m.

NOTE: This Conforming Payment Notice does not cover Home Equity Lines of Credit. Non-Conforming payments may take longer to process.