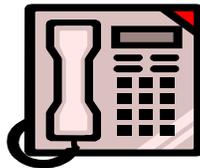


UTILITY DEPOSIT WAIVER PROGRAM



UTILITY DEPOSIT WAIVER PROGRAM

Many local banks participate in utility deposit waiver programs. Some banks charge a fee for the program and some offer the program free to their customers. The banks provide their participating customers with a certificate to take to the utility company to waive the deposits. The maximum value of the certificate is from \$250.00 to \$500.00 in deposits depending on the bank you use. All of the banks' certificates are honored by the Westar and Kansas Gas Service. Some of the banks also have a waiver agreement with the Junction City Water Department. Customers agree to have the utility bill automatically deducted from their account by the bank on a specific date. The utility company will provide a copy of the bill to both the bank and the customer to ensure the customer can keep their bank account balance accurate.

You might consider the availability of a utility deposit waiver program when looking for a bank with services that meet your needs.

Current Participating banks are:

Central National Bank	238-4114
First National Bank and Trust Company	762-4121
First State Bank	238-2138
Fort Riley National Bank	784-4400
Sunflower Bank	238-3177

INFORMATION PROVIDED BY
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