

CITIZENS STATE BANK  
LIBERAL, KANSAS



DATE Nov. 1, 19 91

17682

DEPOSITOR(S) Midwestern Exploration Co. or Colorado Oil & Gas Conservation Commission SOC. SEC. NO. 48-0851216

DEPOSIT Five thousand DOLLARS, \$ 5,000.00

"We" means the financial institution. "You" means the depositor(s) named above. We will pay this certificate to you when you present and deliver it to us, properly endorsed (signed by you), on a maturity date. If more than one of you are named above, you will own this certificate as joint tenants with right of survivorship (and not as tenants in common). (You may change this ownership by written instructions.) We will treat any of you as owner for purposes of endorsement, payment of principal and interest, presentation (demanding payment of amounts due), transfer and any notice to or from you. Each of you appoints the other as your agent, for the purposes described above. We will use the address on our records for mailing notices to you. You cannot transfer or assign this certificate or any rights under it without our written consent.

This 12 Months Time Certificate of Deposit matures on November 1, 1992

PRESENT THIS CERTIFICATE PROMPTLY AT MATURITY FOR PAYMENT. IT IS NOT AUTOMATICALLY RENEWABLE AND NO INTEREST WILL ACCRUE AFTER THE MATURITY DATE SHOWN.  
 THIS CERTIFICATE MATURES ON THE MATURITY DATE STATED ABOVE. IT WILL BE AUTOMATICALLY RENEWED FOR SUCCESSIVE TERMS, EACH EQUAL TO THE ORIGINAL TERM, UNTIL ONE OF THE FOLLOWING THINGS HAPPENS: 1) THIS CERTIFICATE IS PERSONALLY PRESENTED FOR PAYMENT ON A MATURITY DATE OR WITHIN TEN DAYS AFTER THE MATURITY DATE; 2) WE RECEIVE WRITTEN NOTICE FROM YOU BEFORE A MATURITY DATE OF YOUR INTENTION TO CASH IN THIS CERTIFICATE; 3) NOT LESS THAN 14 DAYS BEFORE A MATURITY DATE WE MAIL TO YOU A WRITTEN NOTICE OF OUR INTENTION TO CASH IN THIS CERTIFICATE ON A MATURITY DATE.

INTEREST TO FIRST MATURITY DATE WILL ACCRUE AT THE YEARLY RATE OF 5.40 % USING A 365 DAY/YEAR. ACCRUED INTEREST WILL BE COMPOUNDED Simple PAID Quarterly into acct. 93-413-7

AUTOMATIC RENEWALS: Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new certificates on the maturity date which have the same term, minimum balance (if any) and other features as this original certificate. You may call us on or shortly before the maturity date and we will tell you what the interest rate will be for the next renewal term. We will not pay interest after the last maturity date if this certificate is not automatically renewed.

Notify this institution immediately of any change in the above address.

*Peggy Lawder*  
AUTHORIZED SIGNATURE

TIME CERTIFICATE OF DEPOSIT  
NOT NEGOTIABLE - NOT SUBJECT TO CHECK  
© BANKERS SYSTEMS, INC. 1843 ST. CLOUD, MINN. 56301

SWNW 10-345-41W  
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