Consumer Online Banking Agreement

AGREEMENT

This agreement is a contract which establishes the rules covering your access to Online Banking offered by Great Southern Bank. By using Online Banking, you accept all the terms of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your Great Southern Bank accounts as well as your other agreements with Great Southern Bank such as loans, continue to apply except where noted in the Agreement. To the extent permitted by Great Southern Bank, you may enroll for certain additional services provided by Great Southern Bank through Online Banking, such as Bill Pay service and Mobile Banking. Additional agreements, disclosures, notices and related documents that set forth specific terms and conditions of such additional services will be provided to you in connection with your enrollment for such services and from time to time thereafter, and such agreements, disclosures, notices and related documents shall supplement this Agreement with respect to the services covered thereby.

This Agreement is also subject to applicable federal laws and the laws of the State of Missouri (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation or the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. In the event of your death or incapacity, this Agreement is binding upon your heirs, executors and personal representatives. This Agreement is binding upon Great Southern Bank’s successors and assigns. Certain of the obligations of the parties pursuant to this Agreement by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement constitutes the entire agreement between you and Great Southern Bank with respect to the subject matter hereof, and there are no understandings or agreements relative hereto which are not fully expressed herein.

DEFINITIONS

As used in the Agreement, the words “we,” “our,” “us,” and “BANK” mean Great Southern Bank. “You” and “your” refer to the account holder authorized by Great Southern Bank to use Online Banking under this Agreement and anyone else authorized by that account holder to exercise control over the account holder’s funds through Online Banking. “Account” or “accounts” means your personal, Sole Proprietorship, and other non-business accounts at Great Southern Bank. “Electronic funds transfers” means ATM withdrawals, preauthorized transactions, point of sales transactions, transfers to and from your Great Southern Bank accounts using Online Banking including Bill Pay service. “Online Banking” means the services provided pursuant to this Agreement, including Bill Pay service. “Account Terms and Conditions” means the agreements, disclosures, notices and related documents governing your account, other than this Agreement.
ACCESS TO ONLINE BANKING
To use Online Banking, you must have at least one account at Great Southern Bank, access to Internet service, and an email address. Additional requirements are set forth below in the E-Statement E-Sign Disclosure and Consent. Once we have received your enrollment form and verified your account information, we will provide, either by email, telephone or by postal mail, confirmation of our acceptance of your enrollment, along with your assigned login ID and temporary password. Online Banking can be used to access only the Great Southern Bank accounts on which you are an authorized signer or owner. You can add or delete any of your Great Southern Bank accounts from this Agreement by contacting us through the website or by visiting any banking center. We reserve the right to monitor transactions through Online Banking to determine they are made on behalf of the account holder, but we have no obligation to do so.

ONLINE BANKING SERVICES
You can use Online Banking to check your Great Southern Bank account balances, search for transactions, view checks, transfer funds between your Great Southern Bank accounts, make loan payments, retrieve current Great Southern Bank statements, request stop payments, and pay bills from your Great Southern Bank accounts if you have requested Bill Pay service.

Bill Pay service can be requested by contacting the Great Southern Bank Online Banking Department by phone at (855) 853-9403 or by sending a secure message from the online banking Mail Message Center.

One of the features available through mobile banking is access to your Account balance (“Quick Balance”), without being logged-in to the mobile app. With a single tap on the mobile app log-in page, you can have your Account balance displayed on the screen of your mobile device. The Account balance displayed will be the amount in your Account after the previous business day’s processing, adjusted for pending transactions since such processing. There are no fees imposed by the Bank for your use of Quick Balance. Quick Balance is optional and is only available for use in mobile banking. In order to use this feature, you must have downloaded the Bank's mobile app and have activated this feature through the mobile app. You may disable Quick Balance at any time through the mobile app.

Quick Balance does not require that you be logged-in to the mobile app. Accordingly, you will not be able to make a transfer or access specific transaction information through this feature. Because Quick Balance displays your Account balance, you should follow the security procedures set forth in this agreement with respect to your mobile device, including locking your mobile device. When Quick Balance is activated, anyone who has access to your mobile device can view the balances displayed. This feature is not recommended for shared mobile devices. If your mobile device is lost or stolen, an unauthorized person may be able to determine that your Account has funds and might attempt to make an unauthorized transaction. If you lose your mobile device or if it is stolen, please call the Bank’s Customer Service Department at (800) 749-7113 as soon as possible (or you may write us at Great Southern Bank, Attn: Online Banking, PO Box 9009, Springfield, MO 65808, but telephoning is the best way of keeping your possible losses down).

HOURS OF ACCESS
You can use Online Banking seven days a week, twenty-four hours a day, although some or all Online Banking services may not be available occasionally due to emergency or scheduled Online Banking maintenance. During these times of unavailability, you may call us at our number set forth below or visit one of our locations
to obtain information about your account.

YOUR ACCESS CREDENTIALS
For security purposes, you will be issued certain login information by us and asked to complete other steps via the Online Banking system to authenticate your login with us. You are required to change your password upon your initial login to Online Banking. You will also be asked to select and answer a specific number of security questions determined by us. You determine the password you will use and the answers to the security questions. These items are encrypted and are not known by us. You accept responsibility for the confidentiality and security of your access credentials, including but not limited to your password, answers to your security questions and any future access credentials implemented by us. You agree to change your password regularly. Upon three unsuccessful attempts to log in to the system, your access to Online Banking will be disabled. To re-establish your authorization to use Online Banking, you must use the Self Password Reset option, if enrolled, or contact us to have your password and/or security questions reset.

For added security, we require you to create a complex password, which may include alpha, numeric and special characters. Your password and answers to your security questions should not be associated with any commonly known personal identification information, such as Social Security numbers, address, date of birth and name of children, and should be memorized rather than written down.

If you give someone any of your access credentials or allow them to have access to any access credentials, you are authorizing that person to use Online Service and you are responsible for all transactions the person performs with your access credentials. You agree that we are authorized to act on instructions using your access credentials and that all transactions using your access credentials by persons you have permitted to use, or allowed access to, your access credentials, whether or not they were transactions you intended or wanted performed, are authorized transactions and you will be bound thereby. Transactions that you or someone acting with or for you initiates with fraudulent intent are also authorized transactions and you will be bound thereby.

SECURITY
You understand the importance of your role in preventing misuse of your accounts through Online Banking and you agree to promptly examine your statement for each of your Great Southern Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver’s license number and Social Security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password, login ID, and any other access credentials, are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Online Banking is encrypted in an effort to provide transmission security. Online Banking utilizes identification technology to verify the sender and receiver of Online Banking transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that Online Banking is secure, you acknowledge that the Internet is inherently insecure and all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Online Banking, of email transmitted to and from us, will not be monitored or read by others. This would include but is not limited to software, such as Spyware or Key Loggers, which may reside on your device, capturing information that could potentially compromise your security.
If you use a mobile device to access Online Banking, you agree to take precautions to protect the security of your accounts when using such mobile device, including but not limited to (i) not leaving your mobile device unattended while logged into Online Banking; (ii) logging off immediately after using Online Banking; (iii) utilizing the lock function on your mobile device to prevent access to the mobile device by any unauthorized person; and (iv) ensure that you maintain the most current Operating System on your device, in its native state (do not jailbreak).

You are responsible for the selection, acquisition, installation, maintenance, and operation of your access device(s) for Online Banking, such as telephones, modems, computers, and software. You agree to use equipment that is compatible with our programs, systems, and equipment, which we may change from time to time, with or without notice. We assume no responsibility for the defects or incompatibility of any access device or software that you use in connection with Online Banking, even if we have previously approved their use. We are not responsible for any errors, failures, or malfunctions of your access device or software or for any virus or related problems that may occur with your use of Online Banking or the internet. It is your responsibility to keep your browser, software and operating systems up-to-date and free of any viruses or malware. We will not be liable for fraudulent banking activity related to devices that do not maintain the native and most current operating system at all times. We strongly recommend that you routinely scan your access device using up-to-date virus protection and malicious software detection products.

FEES & CHARGES
You agree to pay the fees and charges for your use of Online Banking as set forth in the current fee schedule, which can be viewed on our website www.greatsouthernbank.com by clicking “Bank” and “Fee Schedule”, and together with any updates thereto, will be posted to Online Banking. You agree that all such fees and charges will be deducted from the applicable Great Southern Bank account designated on the service. You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet fees you incur in connection with your use of Online Banking.

POSTING OF TRANSFERS
Transfers initiated through Online Banking before 7:00 p.m. (Central Time) on a business day are posted to your account the same day. Transfers completed after 7:00 p.m. (Central Time) on a business day or on a day that is not a business day will be posted on the next business day. Online Banking identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge the Scheduled Transfers and Scheduled Payment screens in both the Transfer and Bill Pay menu options of Online Banking will not reflect transfers made by multiple users from the same account if different login IDs are used. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers of bill payments from your accounts in order to avoid overdrafts.

OVERDRAFTS
If your account has insufficient funds to perform all electronic funds transfers you have requested for a given day, then:

- Electronic funds transfers initiated through Online Banking which would result in an overdraft of your account may, at our discretion, be cancelled;
- In the event the electronic funds transfers initiated through Online Banking which would result in an
overdraft of your account are not cancelled, Overdraft and / or Paid Item Fees may be assessed pursuant to the terms of the deposit agreement for that account.

ACCOUNT LIMITS & TRANSACTION FREQUENCY
The number of transfers from Great Southern Bank accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

DISCLOSURE OF INFORMATION
The circumstances under which we will disclose information about you, your accounts, or in connection with your use of Online Banking are set forth in the information that has been separately disclosed to you in the Account Terms and Conditions that have been separately provided to you.

We will disclose information to third parties about your account or the transactions you make only where allowed in our Privacy Policy. For a copy of the current Privacy Policy, please contact us at (855) 853-9403.

PERIODIC STATEMENTS
You will not receive a separate Online Banking statement. Transfers to and from your accounts using Online Banking will appear on the respective periodic statements for your Great Southern Bank accounts.

CHANGE IN TERMS
We may change any of the Agreement at any time. If the change would result in increased fees for any Online Banking service, increased liability for you, fewer types of available electronic funds transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic funds transfer system. We will post any required notice of the change in terms on the Online Banking website or forward it to you by email or postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic funds transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject Online Banking services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the account terms and conditions.

PREAUTHORIZED PAYMENTS
With respect to preauthorized payments, the following additional disclosures apply:

1) **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here’s how:

   Call us at: (800) 749-7113
   Write us at: Great Southern Bank
   PO Box 9009
   Springfield, MO 65808
You must contact us in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

2) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**OUR LIABILITY FOR FAILURE TO MAKE TRANSFER**
If we do not complete a transfer from your account, including a bill payment, on time or in the correct amount, according to our agreement with you, we will be liable to you for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

1) If, through no fault of ours, you do not have enough money in your account to make a transfer.
2) If a legal order directs us to prohibit withdrawals from the account.
3) If your account is closed, or if it has been frozen.
4) If the transfer would cause your balance to go over the credit limit of an established line of credit for any credit arrangement set up to cover overdrafts.
5) If you, or anyone authorized by you, commits any fraud or violates any law or regulation or, with respect to any attempted transfer that we do not complete, if we have a reasonable basis for believing that such transfer was not authorized by you.
6) If Online Banking was not working properly and you knew about the problem when you started the transfer.
7) If you have not provided us with complete and correct payment information for Bill Pay service, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
8) If you have not properly followed the on-screen instructions for using Online Banking.
9) If you are accessing the service from a device that does not maintain most current Operating System, in its native state.
10) If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions we have taken.

**YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS**
Tell us AT ONCE if you believe your password for Online Banking has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your password for Online Banking, you can lose no more than $50 if someone used your password for Online Banking without your permission.
If you do NOT tell us within two business days after you learn of the loss or theft of your password for Online Banking, and we can prove we could have stopped someone from using your password for Online Banking without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by your password for Online Banking or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your password for Online Banking has been lost or stolen, call the Bank's Customer Service Department at (800) 749-7113 or write us at Great Southern Bank, Attn: Online Banking, PO Box 9009, Springfield, MO 65808.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY
We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with Online Banking services provided to you under this Agreement. We do not and cannot warrant all Online Banking services will be available and operational at all times. Except as specifically provided in the Agreement, or otherwise required by law, you agree that neither us nor our officers, directors, employees, agents or contractors are liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Online Banking, including loss of data or use by you or any third party, whether in an action in contact or tort or based on a warranty. Further, to the maximum extent permitted by applicable law, in no event shall the liability of Great Southern Bank and its affiliates exceed the amounts paid by you for the services provided to you through Online Banking.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

   Telephone us at:   (800) 749-7113
   Write us at:       Great Southern Bank
                      Attn: Customer Service
                      PO Box 9009
                      Springfield, MO 65808

Contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1) Tell us your name and account number.

2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3) Tell us the dollar amount of the suspected error.
If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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**E-STATEMENT E-SIGN DISCLOSURE AND CONSENT**

In order to enroll for Online Banking, you must agree to the provisions of this Great Southern Bank E-State Statement E-Sign Disclosure and Consent (“Disclosure”) for your account. As used in this Disclosure, “Communication” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

1. Scope of Communications to Be Provided in Electronic Form. You agree that we may provide you with any Communications relating to your account in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
   - Periodic disclosures, statements or monthly billing statements for your account.
   - Notices or disclosures about a change in the terms of your account or associated payment feature.
   - Notices and disclosures that are required by regulation to be provided to you in writing.
   - Privacy policies and notices.

2. Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you specify on the Online Banking System, (2) by access to a Web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a Web site that we will generally be designated in advance for such purpose.

3. How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form for your account by revoking your consent on the Online Banking System, by contacting us at (800) 749-7113 or by visiting the nearest banking center. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications.
Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. If you withdraw consent to receive Communications in electronic form for your account, then we may at our discretion withdraw access to Online Banking for that account.

4. How to Update Your Records. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account, and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) on the Online Banking System or by visiting the nearest banking center.

5. Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:
   - A current version of a supported Internet Browser. We support the current and prior major releases of Internet Explorer, Firefox, Safari and Chrome. Utilizing an older Internet Browser may result in disabled functionality or limited access to services. For a complete list of supported browsers, please contact us at (855) 853-9403, or send us a secure message. If using a phone or tablet to access online banking outside of our Mobile Application, functionality and appearance may vary from the traditional interface.
   - Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
   - A Current Version of Adobe Acrobat Reader;
   - An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
   - A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, Communications received in electronic form from us via a plain text-formatted e-mail or by access to our Web site using one of the browsers specified above.

6. Requesting Paper Copies. We will not send you a paper copy of any Communication from us unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at (800) 749-7113. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. Communications in Writing. All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of your Great Southern Bank E-Statements, this Disclosure, your initial authorization to receive Great Southern Bank E-Statements and any changes to that authorization, and any other Communication that is important to you.

8. Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic
Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including any applicable discount for receiving Great Southern Bank E-Statements. We will provide you with notice of any such termination or change as required by law.

10. Additional Terms and Conditions. By confirming your enrollment in E-Statements, you will no longer receive a statement via U.S. Postal mail. You understand that if you currently receive CD-Rom Imaging or Image Statements, enrolling in E-statements may negate this option on any account enrolled in E-statements. You cannot be enrolled in E-statements and in CD-Rom Imaging or Image Statements. When enrolling a new account in E-statements, as soon as you click "Submit," we will send a confirmation email to your address we have on file containing a link which must be clicked in order to confirm your E-statement enrollment. If you do not click this link and then log in, we will be unable to enroll the account in E-statements.

YOUR RIGHT TO TERMINATE
You may cancel your Online Banking service at any time by sending us a secure message through the Online Banking Mail Message Center, or contacting us by phone or Postal Mail:

Call us at:   (800) 749-7113
Write us at:   Great Southern Bank, Attn: Online Banking
              PO Box 9009
              Springfield, MO 65808

Your access to Online Banking will be suspended within three business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

OUR RIGHT TO TERMINATE
You agree we can terminate or limit your access to Online Banking for any of the following reasons:

1) Without prior notice, if you have insufficient funds in any one of your Great Southern Bank accounts. Online Banking service may be reinstated, by our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.

2) Upon seven business days’ notice, if you do not contact us to designate a new primary checking account immediately after you close your primary checking account.

3) Upon reasonable notice under the circumstances, for any other reason at our sole discretion.

BUSINESS DAYS
Our business days are Monday through Friday. Federal Holidays are not included.

COMMUNICATION
Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:
1) Telephone: You can call us at: (800) 749-7113.

2) Secure Message: You can send us a message through the Online Banking Mail Message Center. (We may not immediately receive an electronic message sent by you. For immediate contact, please call the number above. No action will be taken on any electronic message sent to us until we actually receive it and we have had a reasonable opportunity to act on it. You cannot use secure messaging to make an account balance inquiry or a funds transfer or to cancel a transfer.)

3) In Person: You may visit us in person at any of our locations.

4) Email: You can email us at: onlinebanking@greatsouthernbank.com. (You should not use unsecured e-mail for confidential matters. We may not immediately receive an electronic message sent by you. For immediate contact, please call the number above. No action will be taken on any electronic message sent to us until we actually receive it and we have had a reasonable opportunity to act on it. You cannot use e-mail to make an account balance inquiry or a funds transfer or to cancel a transfer.)

5) Postal Mail: You can write to us at: Great Southern Bank, Attn: Online Banking, PO Box 9009, Springfield, MO 65808