Fidelity Bank
Right By You®

Welcome to **Fidelity Bank.**

At Fidelity Bank, we believe great banking starts with trusted relationships and personalized service. You can count on us to be right by you with the support and solutions you need at every stage of your financial journey.

As your accounts transition to Fidelity Bank, you'll have access to a broader range of products and services to support your financial goals. From enhanced digital banking with convenient features like online wires and Zelle® to expanded lending, treasury, and wealth management solutions, you'll have more ways to manage your finances.

Inside this guide, you'll find everything you need to prepare, including important dates, what's changing, and instructions for getting started with Fidelity Bank.

We're looking forward to serving you and showing you what it means to be **Right By You**.

Warm regards,

Mary W. Willis

Mary Willis
President & CEO

AT A GLANCE

Account Transition

Your accounts will transition to Fidelity Bank between **5 p.m. on Friday, October 16, and 9 a.m. on Monday, October 19**.

Impacted Systems

Online banking, mobile banking, telephone banking, and related services, including Positive Pay, ACH Filter, ACH origination, bill pay, external transfers, mobile deposit, card management tools, and person to person payments will be unavailable during the transition.

Account Numbers

Your account numbers will stay the same. Your routing number will change to 053103585. Transactions using your old routing number will be forwarded and processed as usual. For new vendors and billers, please use your new routing number.

Checks

You may continue to use your Affinity Bank, Newton Federal, and FitnessBank checks. Any outstanding checks will be forwarded and processed as usual.

Debit Card

Your current debit card will continue to work through 9 a.m. on Monday, October 19. Your new Fidelity Bank debit card should arrive on or around Friday, October 9. Be sure to activate it so you're ready to use it beginning Monday, October 19 at 9 a.m.

Customer Support

Call us at (770) 385-3043 or visit fidelitybanknc.com/welcome. We'll be right by you with step-by-step instructions to help you get started.

Business Deposit Account Transition Guide

We reviewed your account balance and activity to identify the account that best aligns with your financial needs. Please note that some accounts may no longer earn interest. If you feel another account may be a better fit, please call us or visit your local branch on or after October 19. See the enclosed disclosure packet for complete details.

Account Name(s) Today	Fidelity Bank Account Name
Commercial Analysis, Legacy Business Interest, Affinity Business Interest, Basic Business Checking, Gold Business Checking, Estate, and Fitness Business Checking	Basic Business Checking
Affinity Legacy Business, Affinity Business Checking, Silver Business Checking, and Business Plus Checking	Small Business Checking
Platinum Business Checking	Advantage Business Checking
Business Money Market, Business Money Market Special, and Business Savings	Business Money Market Investment
IOLTA	IOLTA

Other Important Information About Your Account

- *ACH Transactions:* ACH transactions will continue without interruption. If you receive payments from insurance companies, we recommend that you contact them directly and update your routing number.
- *Account Statements:* A paper interim statement will be generated on October 16. Fidelity Bank business deposit statements are generated on the last day of every month.
- *ATM:* The Covington ATM will be available for cash withdrawals and deposits. Check deposits will no longer be accepted. For check deposits, please use mobile deposit, remote deposit, or visit a local branch. The Eastside ATM will be permanently closed.
- *Service Charges:* Account service charges/monthly service charges will be waived for the first two months on all accounts. After that, fees will apply according to Fidelity Bank's current Disclosure & Fee Schedule.
- *Cash Management Products:* Current pricing will not change. You will receive communication at a later date if changes occur.
- *ACH Origination Customers:* Your cut-off time is now 4 p.m. If using NACHA files, a balanced file will be required.
- *Positive Pay/ACH Filter Customers:* Your cut-off time is now 12 p.m. Your files will load at 6 a.m. for you to review.
- *Safe Deposit Box Customers:* Your fees will be waived for one year. After that, fees will apply according to Fidelity Bank's current Disclosure & Fee Schedule.
- *CD, Remote Deposit, and Merchant Services Customers:* There are no changes to your account or service at this time.
- *Loan Customers:* You will receive a separate communication regarding your loan.
- If you held deposit accounts at both Fidelity Bank and Affinity Bank, Newton Federal, or FitnessBank prior to the merger, you have a six month grace period for FDIC insurance to cover accounts from each institution. The grace period may be longer for time deposits than non-time deposits. Learn more at www.fdic.gov/financial-institution-employees-guide-deposit-insurance/merger-idis.
- Under the terms and conditions of your Fidelity Bank account, you must report any unauthorized signatures (including forgeries and counterfeit checks), alterations, missing indoresements, or other errors shown on your statement as soon as possible, and no later than 30 days after the statement is first made available to you. Failure to examine your statement and items and report any errors to us within this time precludes you from asserting a claim against us and the loss will be entirely yours.

Learn More About Your Account(s)

Your Accounts are Safe

Your deposits remain secure and FDIC-insured.

Same Great Service

You'll continue to receive the service you know and trust.

We'll Keep You Informed

We'll provide timely updates to support your transition.

Learn What to Expect: Important Dates and Next Steps

We'll guide you through important dates and the steps you may need to take along the way to ensure a seamless transition.

August 1

- Affinity Bank, Newton Federal, and FitnessBank join the Fidelity Bank family. Continue banking as you do today.

October 14

- *Person to Person Payments:* Person to person payments will not post after October 14.

October 15

- *Transaction History:* Transaction history may not be available in Fidelity Bank Online Banking. Please download your history, including recurring internal transfers, by October 15.
- *Statement History:* Statement history may not be available. Please download your statements by October 15.
- *Bill Pay:* Schedule bills to have a delivery date of October 15 to ensure they are processed before bill pay becomes unavailable. Payees and scheduled and recurring payments may not transfer, please print a copy of this information by October 15.

October 16

- *External Transfers:* External transfers will not post after October 16.
- *Bill Pay:* Bill pay will be unavailable beginning at 4 p.m. on October 16.
- *Mobile Deposits:* Please make all mobile deposits by 4:30 p.m. on October 16.
- *Account Aggregation Tools (e.g. Quickbooks®):* Download transactions before 5 p.m. on October 16.
- *ACH Origination:* ACH batches will not post after October 16. ACH history will not carry over, please download your history before 5 p.m. on October 16.
- *Positive Pay & ACH Filter:* Positive Pay and ACH Filter history will not transfer to Fidelity Bank, please download your history before 5 p.m. on October 16.
- *System Access:* Online banking, mobile banking, telephone banking, and related services, including Positive Pay, ACH Filter, ACH origination, external transfers, mobile deposit, card management tools, and person to person payments will be unavailable beginning at 5 p.m. on October 16.

October 17

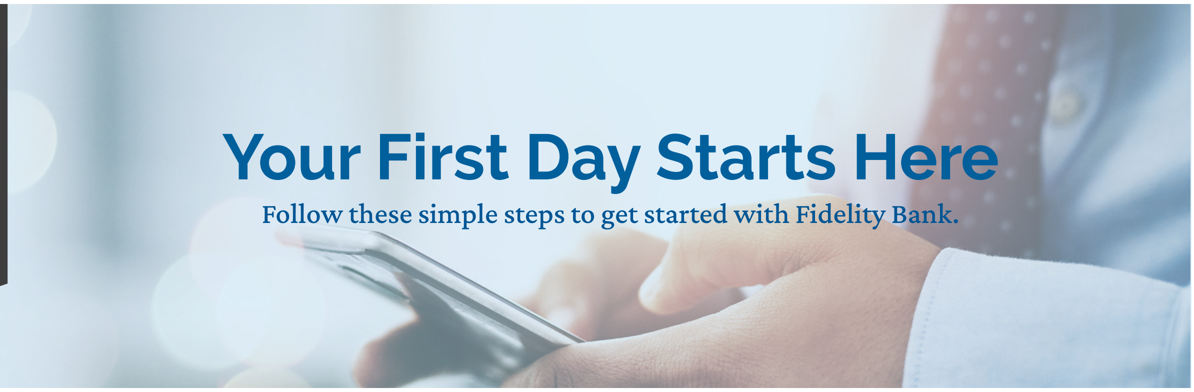
- Systems are unavailable while we transition your accounts. Online Banking may be view only. **Your Affinity Bank, Newton Federal, and FitnessBank debit card will continue to work as usual.**

October 18

- Account transition continues, and systems remain unavailable. Online Banking may be view only. **Your Affinity Bank, Newton Federal, and FitnessBank debit card will continue to work as usual.**

October 19

- Account transition is complete. You may access your accounts and other services available inside online and mobile banking beginning at 9 a.m. on October 19.



Fidelity Bank
Right By You®

Your First Day Starts Here

Follow these simple steps to get started with Fidelity Bank.

1 Access Your Accounts on October 19

Beginning at 9 a.m., you will be able to access your accounts. Log in instructions will be provided in a separate communication.

2 Enroll in eStatements

Once logged in, click the Enroll in eStatements button. You will be taken to a screen to select your preferred statement delivery method.

3 Set Up External Transfers

Click on Transfers & Pay and External Transfers to reestablish your linked accounts and recurring transactions to and from other banks.

4 Establish Pay & Get Paid

Click on the Pay & Get Paid menu option. You may need to reestablish your payees, scheduled payments, recurring payments, and eBills.

5 Manage Zelle® Contacts

Enroll in Zelle® for your Small Business then add your contacts to continue sending and receiving money to customers and vendors.

6 Create ACH Templates

You may need to add ACH participants and set up templates and recurring batches after October 19.

7 Add Sub-Users & Entitlements

You may have to reestablish sub-users and set entitlements for both online banking and the Pay & Get Paid system.

8 Set Alert Preferences

Go to the Settings menu under your name and click Alerts. Then, set up account and transaction level alerts for added security.

9 Download the Mobile App

Visit the Apple App Store or Google Play and search for Fidelity Bank Right By You. Then, download the app to bank on the go!

10 Activate Fidelity Bank Debit Card

Activate your new Fidelity Bank debit card so you can begin using it on October 19 at 9 a.m. Please destroy your old card.

11 Update Recurring Payments

Remember to update any merchants, subscriptions, or automatic payments that use your old debit card number.

12 Load Debit Card in to Digital Wallet

Remove your old debit card and add your new Fidelity Bank debit card to your digital wallet to make payments from your mobile device.

13 Reconnect Account Aggregation

Reestablish your connection to account aggregation tools such as QuickBooks® or Quicken.® Search for Fidelity Bank to connect.

14 Reset Telephone Banking PIN

Your telephone banking phone number will continue to work. You will be prompted to reset your PIN the first time you call after October 19.

Need Help?

We're here for you. Please call us at (770) 385-3043 and our team will be happy to help.

Helpful Resources & Tools

Visit fidelitybanknc.com/welcome for FAQs, guides, and resources to help you along the way.

SCAN ME

Online Banking Guide

Access our interactive online banking guide at fidelitybanknc.com/business-guide.

SCAN ME

Fidelity Bank

Right By You®

INFORMATION ABOUT YOUR BUSINESS DEPOSIT ACCOUNT

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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state or commonwealth of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

(1) summarize some laws that apply to common transactions;
(2) establish rules to cover transactions or events which the law does not regulate;
(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
(4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

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. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

In South Carolina, "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

Throughout this document, when a provision is identified as being applicable to a certain state (for example, "in North Carolina"), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your account balance - Balance information shown for your deposit accounts may include Current Balance and Available Balance. These balance amounts may differ. The Current Balance is the ending balance in your account as of the close of the previous banking day and does not include any holds which may have been placed on your account. The Available Balance is the Current Balance less any collection float and may include certain debits and credits (e.g. any "pending" deposits, checks, transfers, and withdrawals). Pending items are those debits and credits we have received but have not yet settled and posted.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the “Payment order of items” subsection below.

Important information regarding “decoupled” cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to “debit cards,” “everyday debit card transactions,” or “one-time debit card transactions,” we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which we receive and process items can affect the total number of NSF items and related service fees. We reserve the right to process items in any order we determine, even if paying a particular item (i) results in an insufficient balance in your account to pay one or more other items that otherwise could have been paid out of your account or (ii) results in a larger number of overdraft or NSF fees.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 30 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 30 day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 30 days. Failure to examine your statement and items and report any errors to us within 30 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

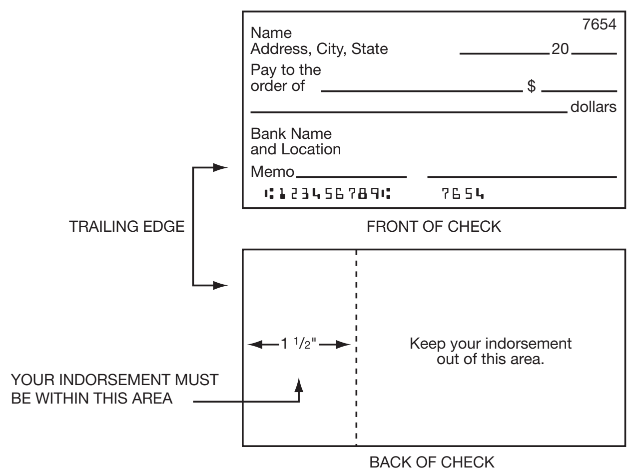
CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY -

Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

FUNDS TRANSFERS - Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board of Governors of the Federal Reserve System, this agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association and other funds-transfer system rules, as applicable. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH or other funds-transfer systems. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts, but not to savings deposits. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Savings accounts and money market deposit accounts are examples of savings deposits. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 6:00 pm EST on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 6:00 pm EST or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $6,725 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

SPECIAL RULES FOR MOBILE DEPOSITS

Funds deposited using mobile deposit will generally be made available within 3 business days from the day of deposit. However, availability of funds deposited may be delayed for a longer period under certain circumstances. Deposits are subject to verification and will not be available for immediate withdrawal.

Deposits received and accepted by closing on a business day we are open are considered to be received that day. Deposits received after closing will be considered to have been received on the next business day. Deposits made using mobile deposit are not subject to the funds availability requirements of Regulation CC.

DEPOSITS AT AUTOMATED TELLER MACHINES

All ATMs that we own or operate are identified as our machines.

DISCLOSURE & FEE SCHEDULE

This disclosure describes features of Fidelity Bank's commercial deposit accounts, including service charges. For a complete disclosure of all terms and conditions pertaining to deposit accounts please refer to the Fidelity Bank Deposit Account Agreement, which is provided to you when you open an account, and upon request at any time.

CHECKING & SAVINGS ACCOUNTS

All interest-bearing checking and savings accounts are variable rate accounts. At our discretion we may change the interest rate and annual percentage yield on your account at any time. You can obtain current rate and yield information by contacting your local branch.

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the "collected" balance in the account each day. Interest is compounded daily and will be credited to your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.

■ Basic Business

A simple and straightforward checking account that helps you simplify the finances of your small business.

Fee Schedule

Minimum deposit to open $200.00
Monthly service charge..$0.00
First 175 items processed each statement period................No charge
Additional items processed each statement period......................$0.35
First $5,000 coin and currency deposits each statement period..No charge
Additional coin and currency deposits each statement period...$1.25/$1,000 deposited

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

■ Small Business

An easy-to-use checking account designed to meet the everyday banking needs of small businesses.

Fee Schedule

Minimum deposit to open $200.00
Monthly service charge..........................$15.00 (after the first 90 days)
First 250 items processed each statement period................No charge
Additional items processed each statement period......................$0.35
First $15,000 coin and currency deposits each statement period..No charge
Additional coin and currency deposits each statement period...$1.25/$1,000 deposited

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of $3,000 per statement cycle; or
- Maintain a combined average daily ledger balance of $10,000 in this account and related business deposit accounts per statement cycle[1]

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

■ Premier Business

A prestigious checking account that helps your business meet its long-term financial goals.

Fee Schedule

Minimum deposit to open $200.00
Monthly service charge..........................$25.00 (after the first 90 days)
First 500 items processed each statement period................No charge
Additional items processed each statement period......................$0.35
First $15,000 coin and currency deposits each statement period..No charge
Additional coin and currency deposits each statement period...$1.25/$1,000 deposited

Waive service charge with one of the following qualifiers:

- Maintain a minimum daily ledger balance of $10,000 per statement cycle; or
- Maintain a combined average daily ledger balance of $50,000 in this account and other related business deposit accounts per statement cycle[1]

For other services and fees which may apply to your account, see the section titled "Other Services and Fees".

■ Advantage Business

Have more control over your business with a bundled checking account that streamlines your banking and cash management services.

Fee Schedule

Minimum deposit to open $200.00
Monthly service charge..........................$65.00 (after the first 90 days)
First 750 items processed each statement period................No charge
Additional items processed each statement period......................$0.35
First $15,000 coin and currency deposits each statement period..No charge
Additional coin and currency deposits each statement period...$1.25/$1,000 deposited
Business Online Banking..No charge
ACH Module[2] ....No charge
First 100 ACH items processed each statement period ....No charge
Additional ACH items each statement period $0.40
Positive Pay...No charge
ACH Filter ....No charge
First two outgoing domestic wires each statement period (online)..No charge
First four incoming domestic wires each statement period....No charge

Waive service charge with the following qualifiers:

- Maintain a monthly average balance of $75,000 per statement cycle; and
- Maintain active enrollment in Positive Pay and ACH Filter.

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

■ Business Savings

Grow your bottom line with a competitive interest rate and easy access when you need it. This account is perfect for businesses that keep low to moderate balances.

Fee Schedule

Minimum deposit to open $200.00
Monthly service charge...$4.00
First two withdrawals or transfers each statement period ..... No charge
Additional withdrawal fee (per withdrawal) $2.00

Waive service charge with one of the following qualifiers:
- Maintain a minimum daily ledger balance of $300 per statement cycle; or
- Maintain an average daily ledger balance of $2,500 per statement cycle

Waive additional withdrawal with the following qualifier:
- Maintain an average daily ledger balance of $2,500 per statement cycle

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

■ Commercial Money Market Investment

Maximize your savings while maintaining convenient access to your cash. This savings account is ideal for businesses with savings balances of $25,000 or more.

Fee Schedule

Minimum deposit to open $25,000.00
Monthly service charge..$15.00
Per debit fees
- Check or paper draft (per item)..$0.40

Excessive activity fee (per item)[3]...$12.00

Waive monthly service charge and per debit fees with the following qualifier:
- Maintain an average daily collected balance of $25,000

Interest rate tiers are:

Tier 1 ....$0–$24,999
Tier 2 .... $25,000–$49,999
Tier 3 .... $50,000–$99,999
Tier 4 .... $100,000–$499,999
Tier 5 .... $500,000–$999,999
Tier 6 .... $1,000,000+

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

ANALYSIS ACCOUNTS

Analysis accounts summarize your monthly balances and account activity. The Bank gives credit for balances kept in the account to offset service charges. Accounts included in the Bank's analysis program are: Analysis Checking, Analysis Interest Checking, Analysis Money Market Savings, and Public Money Market Checking.

■ Analysis

A checking account designed for businesses that have a high volume of transactions, keep large balances, and want multiple checking accounts.

Fee Schedule

Minimum deposit to open $200.00
Monthly service charge...$17.00
Checks/Debits (paper and electronic) $0.20
Deposits or other credits..$0.50
- Per paper item..$0.10

Electronic deposits $0.14

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

■ Analysis Interest

Help manage cash flow with an interest-bearing analysis account designed for high-activity businesses with more complex financial needs.

Fee Schedule

Minimum deposit to open $200.00
Monthly service charge...$17.00
Checks/Debits (paper and electronic) $0.20
Deposits or other credits..$0.50
- Per paper item $0.10

Electronic deposits $0.14

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

■ Analysis Money Market Savings

Grow your business and maximize your returns – all while keeping your money accessible when you need it.

Fee Schedule

Minimum deposit to open $1,000.00
Monthly service charge...$0.00
Checks/Debits (paper and electronic) $0.20
Deposits or other credits..$0.50
- Per paper item..$0.10

Electronic deposits $0.14

Interest rate tiers are:

Tier 1 ....$0–$999
Tier 2 .... $1,000–$9,999
Tier 3 .... $10,000–$24,999
Tier 4 .... $25,000–$49,999
Tier 5 .... $50,000–$99,999
Tier 6 .... $100,000+

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

■ Public Money Market Checking

A checking account designed to meet the needs of public institutions.

Fee Schedule

Minimum deposit to open $1,000.00
Monthly service charge..$12.00
Checks/Debits (paper and electronic) $0.20
Deposits or other credits...$0.50
- Per paper item $0.10

Electronic deposits $0.14

For other services and fees which may apply to your account, see the section titled "Other Services and Fees."

[1] Related business deposit accounts includes linked non-analysis business accounts including savings, money market and CDs that have the same tax identification number.

[2] Credit approval required

[3] Transaction Limitations — there is no limit on the number of withdrawals and deposits you may make at any Bank office or Fidelity Bank ATM. There is an excessive activity fee for more than six pre-authorized or telephone (including computer) transfers each monthly statement period to another of your own accounts or to third parties.

OTHER SERVICES AND FEES FOR COMMERCIAL DEPOSIT ACCOUNTS

ATM – Non-Fidelity Bank Use $3.00
(ATM owners may impose additional fees)

Bulk coin deposit (per bag)...$10.00

Bulk coin return (per bag)..$10.00

Business Online Banking...No charge
- Bill Payment service[5] ....No charge
- Intrabank transfer...No charge
- External transfer to another financial institution
  - Standard ....No charge
  - Next day...$5.00
- Managed users (up to two users) ....No charge
- Managed users (three or more users) $15.00
- ACH module...$10.00
- Fraud Prevention tools
  - ACH Filter $50.00
  - ACH Block...$35.00
  - Positive Pay $50.00
- Bundled pricing (includes three or more users)[6]
  - ACH module option 1 (25 ACH items) $25.00
  - ACH module option 2 (100 ACH items) $45.00
  - ACH module option 3 (300 ACH items) $75.00
- Transaction fees
  - Per ACH item over 25 (ACH bundle option 1)....................$1.00
  - Per ACH item over 100 (ACH bundle option 2)..................$0.40
  - Per ACH item over 300 (ACH bundle option 3)..................$0.10
  - Per ACH item (non-bundled pricing) $0.40

Cashier's checks $5.00

Charge off deposit collection fee $25.00

Coin/currency deposit (per $1,000) $1.25

Coin supplied (per roll) $0.08

Currency supplied (per $1,000) $1.25

Collection items (plus actual expenses paid to others) $75.00

Counter checks (per check)...$1.00

Deposit adjustment fee...$4.00

Deposit verification $10.00

Early closing fee (if within 6 months)..$25.00

Fax fees
- Local calling area (first page)...$1.00
- Long distance within state (first page) $3.00
- Out of state (continental US– first page)...................................$5.00
- Each additional page $1.00

Insufficient funds or overdraft fee $35.00

Interim statement fee..$5.00

Legal processing fee $100.00

Mobile Banking[4,5] .... No Charge

Money orders..$5.00

Night deposit service
- Monthly charge
  - Open bag (per bag)...$6.00
  - Hold bag (per bag)..$10.00
- Cloth bag rental (one time) $15.00
- Disposable bags (per bag)..$0.50

Notary fee (non Fidelity documents)..$3.00

Overdraft automated transfer from checking account[7] $10.00

Overdraft automated transfer from savings account[7] $10.00

Overdraft automated transfer from Checking Reserve/Plus[7].......$10.00

Photocopies...$1.00

Research fees (per hour)..$30.00
- Copy fee per statement...$5.00
- Copy fee for checks, deposit slips and other documents per item or page $3.00
- Other expenses of compliance .... Actual cost
  Returned deposited items
- Returned items..$10.00
- Pick up at branch $15.00
- Other special instructions...$15.00
- Re-deposited items $4.00

Safe deposit boxes
- Annual fees
  - 2 X 5...$30.00
  - 3 X 5...$30.00
  - 5 X 5...$45.00
  - 3 X 10...$55.00
  - 5 X 10...$75.00
  - 7 X 10...$90.00
  - 10 X 10..$110.00
- Lost key charge...$30.00
- Drilling fee .... minimum $150.00

Special statements (per copy) $5.00

Stop payments (including automatic debits)
- Per request or renewal..$30.00
- Via Business Online Banking $25.00

Telephone transfer (via bank associate)...$3.00

Vinyl zipper bags (1st bag free)..$2.50

Visa® Debit Card daily transaction limits

- ATM..$1,000.00
- PIN transactions..$2,000.00
- NON-PIN transactions
  - Basic Business Checking...$2,500.00
  - Small Business Checking $5,000.00
  - Advantage, Premier, Analysis Business Checking......$7,500.00

Visa® Debit Card foreign transaction fee 1.0%

Visa® Debit Card replacement fee $3.00

Wire transfer

- Domestic incoming...$15.00
- Domestic outgoing (online) $15.00
- Domestic outgoing (in branch)...$20.00
- International incoming..$15.00
- International outgoing $45.00

Zelle (per transaction)

- Send money...No charge
- Receive money ....No charge

[4] Data and text message charges may apply. Contact your carrier for more information.

[5] Additional fees may apply to expedited bill payments; details online.

[6] Customer can only be set up with one bundled pricing option. Other products added would be at non-bundled pricing.

[7] Automatic transfers are in increments of $100.00.

A checking account becomes dormant if there is no customer-initiated activity for one year. A savings account becomes dormant if there is no customer-initiated activity for two years.

Fidelity Bank reserves the right to change the fees disclosed in this document at any time. Notice of any adverse changes will be given as required by law. In cases where special quotations are provided, these quotations supersede any fees disclosed in the document. The matters set forth in this document are effective as of August 6, 2026.

Fidelity Bank

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