



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 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.

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
Affinity Checking, Basic Checking, Kasasa Cash, Kasasa Cash with Saver, Kasasa Cashback, Kasasa Cashback with Saver, and Senior Checking	Basic Checking
FitnessBank 10k Checking, FitnessBank Senior 10k Checking, and Newton Cashback	Preferred Checking
FitnessBank Elite Checking, FitnessBank Senior Elite Checking, and NOW Checking	Elite Checking
Milestone Checking	Student Checking
Simple Savings, Affinity Savings, Fitness Savings, Kasasa Saver with Cash, Kasasa Saver with Cashback, Statement Savings, and Tiered Money Market	Personal Money Market Savings
Senior Fitness Savings, Affinity Money Market, Money Market Plus, and Money Market Special	Personal Money Market Investment

Other Important Information About Your Account

- ▶ **ACH Transactions:** ACH transactions will continue without interruption. If you receive payments from Social Security or other government agencies (e.g. pensions), 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 personal deposit statements are generated on the 19th day of every month. Please note, paper statement fees will be waived for the first three months.
- ▶ **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.
- ▶ **ATM Fees:** If ATM fees are currently reimbursed on your Affinity Bank, Newton Federal, and FitnessBank account, Foreign ATM fees/ATM Non-Fidelity Bank Use fees will be refunded up to \$25 per statement cycle for the first three months. After that, fees will apply according to Fidelity Bank's current Disclosure & Fee Schedule.
- ▶ **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 or visit a local branch. The Eastside ATM will be permanently closed.
- ▶ **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 and IRA Customers:** There are no changes to your account.
- ▶ **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 indorsements, 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. Please use an alternate payment method until system access is restored.

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.
- ▶ *Mobile Deposits*: Please make all mobile deposits by 4:30 p.m. on October 16.
- ▶ *Bill Pay*: Bill pay will be unavailable beginning at 4 p.m. on October 16.
- ▶ *Account Aggregation Tools (e.g. Quickbooks)*: Download transactions before 5 p.m. on October 16.
- ▶ *System Access*: Online banking, mobile banking, telephone banking, and related services, including 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.



Your First Day Starts Here

Follow these simple steps to get started with Fidelity Bank.

12 Steps to Get Started

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 Bill Pay

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

5

Add Zelle® Contacts

Enroll in Zelle,® then add your contacts and payees to continue sending and receiving money to friends, family, and those you trust.

6

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.

7

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!

8

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.

9

Update Recurring Payments

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

10

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.

11

Reconnect Account Aggregation

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

12

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/personal-guide.

SCAN
ME





**INFORMATION
ABOUT YOUR
PERSONAL DEPOSIT
ACCOUNT**

TABLE OF CONTENTS

Privacy Policy	1
Terms and Conditions of Your Account.....	3
Agreement.....	3
Liability	3
Deposits	3
Withdrawals.....	3
Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees	3
Ownership of Account and Beneficiary Designation	4
Stop Payments.....	5
Telephone Transfers.....	5
Amendments and Termination	5
Correction of Clerical Errors.....	5
Notices	5
Statements	5
Account Transfer	6
Reimbursement of Federal Benefit Payments	6
Temporary Account Agreement.....	6
Setoff.....	6
Restrictive Legends or Indorsements.....	6
Facsimile Signatures.....	6
Authorized Signer.....	6
Designation of Agent for Account.....	6
Check Processing	6
Check Cashing.....	6
Guardian or Custodial Accounts	6
Indorsements	6
Death or Incompetence.....	7
Fiduciary Accounts	7
Credit Verification	7
Legal Actions Affecting Your Account.....	7
Account Security	7
Instructions From You	7
Monitoring and Recording Telephone Calls and Account Communications.....	7
Claim of Loss	7
Early Withdrawal Penalties	7
Changes in Name and Contact Information.....	7
Resolving Account Disputes.....	8
Waiver of Notices	8
Funds Transfers	8
International ACH Transactions.....	8
Stale-Dated Checks	8
Truncation, Substitute Checks, and Other Check Images	8
Remotely Created Checks	8
Notice of Negative Information	8
Electronic Fund Transfers Your Rights and Responsibilities	8
Your Ability to Withdraw Funds.....	10
Substitute Checks and Your Rights	10
Disclosure and Fee Schedule	12
What You Need to Know About Overdrafts and Overdraft Fees	16

PRIVACY POLICY

Rev. 10/2014

FACTS		WHAT DOES FIDELITY BANCSHARES (N.C.) INC. DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ● Social Security number ● Income ● Account balances ● Payment history ● Credit history ● Credit scores		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fidelity Bancshares (N.C.) Inc. chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Fidelity Bancshares (N.C.) Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes - to offer our products and services to you		Yes	Yes
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness		No	We don't share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
To limit our sharing	● If you have previously opted out, no further action is required. ● Call 919-557-4545 or ● Email us at privacy@fidelitybanknc.com Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions?	Call 855-547-1385 or go to www.fidelitybanknc.com , or write us at Fidelity Bank, Compliance Department, P.O. Box 8, Fuquay-Varina, NC 27526.		

Who We Are	
Who is providing this notice?	Fidelity Bancshares (N.C.) Inc.
What We Do	
How does Fidelity Bancshares (N.C.) Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Fidelity Bancshares (N.C.) Inc. collect my personal information?	We collect your personal information, for example, when you ● Open an account ● Deposit money ● Pay your bills ● Apply for a loan ● Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ● <i>Our affiliates include financial and nonfinancial companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ● <i>Fidelity Bancshares (N.C.) Inc. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● <i>Our joint marketing partners include LPL Financial, LLC.</i>

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. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. 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.

In Georgia, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In North Carolina, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship - You intend and agree that regardless of whose funds are deposited in the account, that upon your death the balance in the account will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with right of survivorship. This agreement is governed by North Carolina General Statutes § 53C-6-6.

Personal Agency Accounts - Such an account allows you to name an agent who will have authority to make withdrawals from the account by check or otherwise and indorse checks payable to you for deposit only into the account and otherwise make deposits. In addition, you may elect to extend the authority of your agent so your agent may act notwithstanding your subsequent incapacity or mental incompetence. Your agent's authority would then end at such time as the agent receives notification from a qualified guardian or duly appointed attorney-in-fact. If you do not extend the authority of your agent, then your subsequent incapacity or mental incompetence will terminate the authority of your agent. This agreement is governed by North Carolina General Statutes § 53C-6-8.

Joint Account - No Survivorship - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person.

Payable on Death (POD) Account - A beneficiary cannot withdraw unless: (1) the person creating the account dies, and (2) the beneficiary is then living. The person creating this account type reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time. This agreement is governed by North Carolina General Statutes § 53C-6-7.

In Georgia and Virginia, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend and agree that on the death of a party to the account, the deceased party's ownership in the account passes to the surviving party or parties to the account. This is subject to any previous pledge to which we have agreed. If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create

any right of survivorship in any other person. Each of you intend that when you die your interest in this account will pass as a part of your estate under a will, trust, or by intestacy. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In South Carolina, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

RIGHTS AT DEATH - Single-Party Account - At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties. The last surviving party owns the entire account.

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

In Georgia, North Carolina, South Carolina, and Virginia, 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 or 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.

In Georgia, North Carolina, South Carolina, and Virginia, 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.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

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.

In Georgia, AUTHORIZED SIGNER - The authorized signer is merely designated to conduct transactions on behalf of the owner or owners. Owners do not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

We may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

For accounts owned by a single individual, the owner may terminate the authority at any time, and the authority is automatically terminated by the death of the owner.

If our policy allows for the designation of an authorized signer on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the authorized signer to act on his/her behalf. Any one owner may revoke or terminate the authorization, and the authorized signer's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the authority of the authorized signer, the authority is terminated upon the death of the last surviving owner.

In Virginia, AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is

responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

In South Carolina, DESIGNATION OF AGENT FOR ACCOUNT - An agent is authorized to make all transactions on the account that an owner can make, including, but not limited to, closing the account, but may not in any other manner affect the rights of the owners or beneficiaries. Owners do not give up any rights to act on the account. Owners are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

For accounts owned by a single individual, the owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner.

If our policy allows for the designation of an agent on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the agent to act on his/her behalf. Any one owner may revoke or terminate the authority, and the agent's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the agency, the agency is terminated upon the death of the last surviving owner.

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.

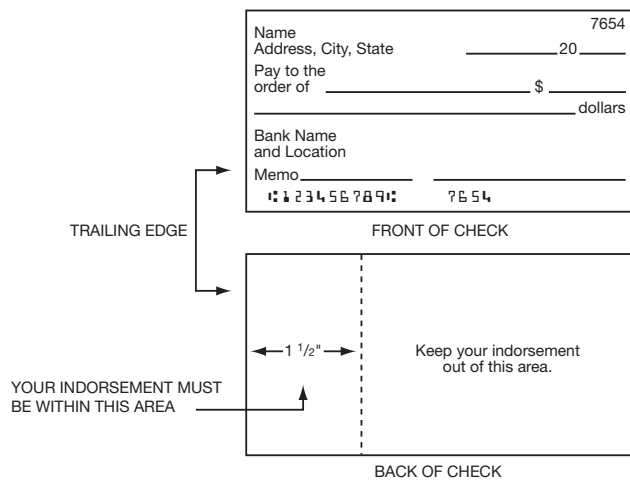
CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under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

In Virginia, GUARDIAN OR CUSTODIAL ACCOUNTS - This account is not subject to dormant service charges if the deposit was made: (1) by a court or (2) by a guardian pursuant to order of a court or (3) by any other person for the benefit of a person who was an infant at the time of the making of such deposit and which deposit is subject to withdrawal only upon the further order of such court or such guardian or other person. This account may become subject to dormant service charges one year after such infant attains the age of eighteen years or one year after the death of such infant, whichever occurs sooner. At our option, we may require proof of guardian or custodial status.

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 1½" 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 1½" 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.

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.

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.

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.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency.

"Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 800-816-9608 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
 - the account balance of checking account(s)
 - the account balance of savings account(s)
 - recent transactions, reorder checks, place stop payments on checks, report a lost or stolen debit or credit card

ATM Transfers - types of transfers - You may access your account(s) by ATM using your Visa Debit Card and personal identification number, to:

- make deposits to checking account(s) with a debit card
- make deposits to savings account(s) with a debit card
- get cash withdrawals from checking account(s) with a debit card
- get cash withdrawals from savings account(s) with a debit card
- transfer funds from savings to checking account(s) with a debit card
- transfer funds from checking to savings account(s) with a debit card
- get information about:
 - the account balance of your checking account(s)
 - with a debit card
 - the account balance of your savings account(s)
 - with a debit card

Some of these services may not be available at all terminals.

Types of Visa Debit Card Point-of-Sale Transactions - You may access your checking or savings account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - frequency limitations - Using your card:

- you may make no more than 20 transactions per day

Currency Conversion and International Transactions. When you use your Visa®-branded Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. We pass this international transaction fee on to you. An international transaction is a transaction where the issuer of the card used is not located in the transaction country. This means an international transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is an international transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Visa Account Updater Notice of Right to Opt Out. Your Visa Debit Card will be automatically enrolled in the free Visa® Account Updater (VAU) service. VAU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, phone us at 855-547-1385. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

Please see your Fidelity Bank **VISA® PERSONAL DEBIT CARD AGREEMENT AND ELECTRONIC FUNDS TRANSFER SERVICES AGREEMENT AND DISCLOSURE** for additional information relating to the use of your Visa Debit Card.

Online Banking Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.fidelitybanknc.com and using your user identification and password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- transfer funds from your Fidelity Bank deposit accounts to your accounts at other institutions
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get information about:
 - the account balance of checking account(s)
 - the account balance of savings account(s)
 - recent account activity
 - account statements
- payments to other persons by Zelle

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone at www.fidelitybanknc.com or by downloading our mobile banking app and using your user identification and password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- transfer funds from your Fidelity Bank deposit accounts to your accounts at other institutions
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get information about:
 - the account balance of checking account(s)
 - the account balance of savings account(s)
 - recent account activity
- payments to other persons by Zelle

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

FEES

- We do not charge for direct deposits to any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

• **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

• **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 855-547-1385 to find out whether or not the deposit has been made.

• **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

• **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 is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 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.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

• **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

• **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable 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 the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure contained elsewhere in this document.

UNAUTHORIZED TRANSFERS

(a) **Consumer liability.**

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code 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 card, code 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.

• **Additional Limits on Liability for Visa®-branded Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa®-branded Debit Card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, 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 (if any).
- (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 (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa) and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa) and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

FIDELITY BANK
CENTRAL CUSTOMER INQUIRY
P.O. BOX 996
FUQUAY-VARINA, NC 27526-0996
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 855-547-1385

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

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 ET 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 ET 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.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The

losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Fidelity Bank
P.O. Box 996
Fuquay-Varina, NC 27526
855-547-1385

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number and the name of the person to whom you wrote the check.

DISCLOSURE & FEE SCHEDULE

This disclosure describes features of Fidelity Bank's personal 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

A checking account with a bundle of convenient features that will help you manage your finances. Monthly service charges can be waived when one or more of the qualifiers are met.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$5.00
Paper statement charge	\$3.00

Waive service charge with one of the following qualifiers:

- Deposits of \$500 or more per posted statement cycle through one of the following methods: ACH network, Real Time Payment or FedNow network, P2P payments such as Zelle, Venmo or CashApp;¹ or
- 10 or more Visa® Debit Card transactions posted per statement cycle;² or
- Maintain a minimum daily ledger balance of \$500 per statement cycle; or
- Maintain a combined average daily ledger balance of \$10,000 in this and other related consumer demand deposit accounts per statement cycle³

Waive paper statement charge with one of the following qualifiers:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Basic account per statement cycle

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

■ Preferred

Discover the money-saving benefits of our Preferred account powered by BaZing. Enjoy exclusive access to account perks including discounts on shopping, travel and dining, plus benefits like cell phone protection, identity theft protection, roadside assistance, and more!

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$7.00
Paper statement charge	\$3.00

Waive paper statement charge with one of the following qualifiers:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Preferred account per statement cycle

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

■ Elite

A prestigious bundled checking account that includes all the features and benefits of the Preferred account plus extra perks! This account offers premium banking benefits including free ATM usage nationwide and allows you to earn money with a competitive interest rate.

Fee Schedule

Minimum deposit to open	\$100.00
Monthly service charge.....	\$12.00

Waive service charge with one of the following qualifiers:

- Maintain a combined average daily balance of \$30,000 in all related deposit accounts per statement cycle;³ or
- Maintain an outstanding personal loan balance of \$50,000 or more

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

■ Student

A student checking account that makes it easy to manage your money. Designed for customers ages 13-23, this account powered by BaZing has all the features you want and need without the fees.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$0.00
Paper statement charge	\$3.00
First three foreign ATM withdrawals	No charge
Additional foreign withdrawals in excess of three.....	\$3.00

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Student Checking account per statement cycle

Account holders ages 13-17 may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. No overdraft fee will be assessed.

Account holders ages 18+ may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. Other Overdraft Protection Services are available and may require opt-in. Overdraft fees do apply. At age 24, or soon thereafter, this account will convert to a Basic account.

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

■ Student Plus

This account, designed for ages 13-23, includes all the features and benefits of the Student account plus extra perks! Enjoy exclusive access to account perks including discounts on shopping, travel and dining, plus benefits like cell phone protection, identity theft protection, roadside assistance, and more!

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$3.00
Paper statement charge	\$3.00
First three foreign ATM withdrawals	No charge
Additional foreign withdrawals in excess of three.....	\$3.00

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in Student Plus account per statement cycle

Account holders ages 13-17 may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. No overdraft fee will be assessed.

Account holders ages 18+ may use Student Savings account as overdraft protection, however a \$10 transfer fee applies. Other Overdraft Protection Services are available and may require opt-in. Overdraft fees do apply. At age 24, or soon thereafter, this account will convert to a Preferred account.

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

■ At Work

An account offered exclusively to employees of a business participating in our At Work program. This account powered by BaZing includes perks including a health savings card, free ATM usage nationwide, and more!

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge ⁴	\$3.00
Paper statement charge	\$3.00

Waive service charge with the following qualifier:

- Deposits of \$500 or more per posted statement cycle through one of the following methods: ACH network, Real Time Payment or FedNow network, P2P payments such as Zelle, Venmo or CashApp;¹ or
- Maintain a minimum daily ledger balance of \$500 per statement cycle. or
- 10 or more Visa® Debit Card transactions posted per statement cycle;² or

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in At Work account per statement cycle

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

■ At Work Plus

An exclusive account offered to employees of a participating business that features the same benefits of the At Work account plus extra perks! Enjoy exclusive access to account perks including discounts on shopping, travel and dining, plus benefits like cell phone protection, identity theft protection, roadside assistance, and more!

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge ⁴	\$5.00
Paper statement charge	\$3.00

Waive paper statement charge with the following qualifier:

- Enroll in Online Statements; or
- Maintain a minimum daily ledger balance of \$1,000 in At Work Plus account per statement cycle

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

■ Personal Savings⁵

Earn competitive interest, compounded daily, with a Personal Savings account.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$4.00
First two withdrawals per month	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 collected balance of \$2,500 per statement cycle

Waive additional withdrawal fee with the following qualifier:

- Maintain an average daily collected balance of \$2,500 per statement cycle

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

■ Young Savers⁵

Start saving now with a no monthly fee savings account for customers under the age of 13.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$0.00
First two withdrawals per month	No charge
Additional withdrawal fee (per withdrawal)	\$2.00

Waive additional withdrawal fee with the following qualifier:

- Maintain an average daily collected balance of \$2,500 per statement cycle

At age 13, or soon thereafter, this account will convert to a Student Savings account.

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

■ Student Savings⁵

Start saving now with a no monthly fee savings account for customers ages 13-23.

Fee Schedule

Minimum deposit to open	\$25.00
Monthly service charge.....	\$0.00
First two withdrawals per month	No charge
Additional withdrawal fee (per withdrawal)	\$2.00

Waive additional withdrawal fee with the following qualifier:

- Maintain an average daily collected balance of \$2,500 per statement cycle

At age 24, or soon thereafter, this account will convert to a Personal Savings account.

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

■ Money Market Savings

Our Money Market Savings account is a tiered interest-bearing account. The higher your balance, the higher your interest rate. You can avoid the monthly fee by maintaining the required minimum balance.

Fee Schedule

Minimum deposit to open	\$1,000.00
Monthly service charge.....	\$5.00
Per debit fees	
• Check or paper draft (per item)	\$0.40
• Electronic transfer/withdrawal (per item)	\$0.30
Excessive activity fee (per item) ⁶	\$12.00

Waive monthly service charge and per debit fees with the following qualifier:

- Maintain a minimum average daily collected balance of \$1,000 per statement cycle

Interest rate tiers are:

- Tier 1
- Tier 2
- Tier 3
- Tier 4
- Tier 5
- Tier 6

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

■ Personal Money Market Investment

Our Personal Money Market Investment account is a tiered interest-bearing account with higher minimum requirements and higher interest rates.

Fee Schedule

Minimum deposit to open	\$25,000.00
Monthly service charge.....	\$15.00
Per debit fees	
• Check or paper draft.....	\$0.40
• Electronic withdrawal/transfer.....	\$0.35
Excessive activity fee (per item) ⁶	\$12.00

Waive monthly service charge and per debit fees with the following qualifier:

- Maintain an average daily collected balance of \$25,000 per statement cycle

Interest rate tiers are:

- Tier 1
- Tier 2
- Tier 3
- Tier 4
- Tier 5
- Tier 6

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

¹ Direct deposits must be made by employer or an outside agency. Transfers made from another account or deposits made by ATM, online, mobile device, in the branch, or by mail are not eligible. Methods listed are not added together towards the \$500 requirement.

² Transactions must be posted to the account by the end of the statement cycle. ATM transactions are not eligible.

³ Related deposit consumer demand deposit accounts include personal savings, money market, IRA, and CD accounts that are linked and have the same social security number.

⁴ Eligible business owners receive At Work or At Work Plus with no monthly service charge. Business owners are individuals that have 25% or more ownership in a company with an active business relationship at Fidelity Bank.

⁵ Personal Savings, Student Savings, and Young Savers do not have check writing privileges.

⁶ 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 PERSONAL DEPOSIT ACCOUNTS

Account transaction history\$5.00

ATM–Non-Fidelity Bank use

- EliteNo charge
- At Work and At Work PlusNo charge
- Student and Student Plus in excess of three withdrawals.....\$3.00
- All other accounts.....\$3.00
(ATM owners may impose additional fees)

Cashier's checks

- At Work and At Work PlusNo charge
- All others\$5.00

Charge off deposit collection fee\$25.00

Check copies (per check)\$3.00

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

Counter checks (per check).....\$1.00

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
• Foreign fax service	Not available
Government check cashing fee (per check)	
• Customers	No charge
• Non-customers	\$5.00
Interim statements (without checks)	\$5.00
Legal process handling (tax levies, garnishments, etc.)	\$100.00
Mobile Banking ^{7,8}	No charge
Money orders	
• At Work and At Work Plus	No charge
• All other customers	\$5.00
Notary fee (per signature)	\$3.00
Online Banking	No charge
• Bill Payment service ⁸	No charge
• Intrabank transfer	No charge
• External transfer to another financial institution	
- Standard	No charge
- Next day	\$5.00
• Returned payment due to customer error	\$15.00
• Proof of payment (less than 6 months for bill payment not in dispute)	\$10.00
• Proof of payment (more than 6 months for bill payment not in dispute)	\$15.00
• Funds retrieval letter to merchant due to customer error	\$15.00
• Research from offline files (per hour/1 hour min.)	\$15.00
Overdraft automated transfer from savings account ⁹	\$10.00
Overdraft automated transfer from checking account ⁹	\$10.00
Overdraft automated transfer from Checking Reserve/Plus ⁹	\$10.00
Overdraft fee	\$35.00
Photocopies (per copy)	\$1.00
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 assistance and research (\$30 minimum; includes legal research relating to subpoenas, summonses and other legal processes)	\$30/hour
• Copy fee per statement	\$5.00
• Copy fee for checks, deposit slips and other documents (per item or page)	\$3.00
• Other compliance expenses	Actual cost
Statement balancing (\$25 minimum)	\$25/hour

Stop payments (including automatic debits)	
• Per request or renewal	\$30.00
• Via online banking	\$25.00
Telephone transfer fee (via bank associate)	\$3.00
Wire transfers	
• Domestic incoming	\$15.00
• Domestic outgoing (online)	\$15.00
• Domestic outgoing (in branch)	\$20.00
• International incoming	\$15.00
• International outgoing	\$45.00
Visa® Debit Card daily transaction limits	
• Elite Accounts	
- ATM withdrawals	\$1,000.00
- PIN transactions	\$2,000.00
- Non-PIN transactions	\$7,500.00
• All other accounts	
- ATM withdrawals	\$500.00
- PIN transactions	\$2,000.00
- Non-PIN transactions	
• Student and Student Plus	\$1,500.00
• Basic and At Work	\$1,500.00
• Preferred and At Work Plus	\$5,000.00
Visa® Debit Card foreign transaction fee	1.0%
Visa® Debit Card replacement fee	\$3.00
Zelle (per transaction)	
• Send money	No charge
• Receive money	No charge

⁷ Data and text message charges may apply. Contact your carrier for more information.

⁸ Additional fees may apply to expedited bill payment; details online.

⁹ 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 this document. The matters set forth in this document are effective as of August 6, 2026.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

We determine if you have enough money in your account to cover a transaction as follows:

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 which have not yet posted to the account (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.

We can cover your overdrafts in two different ways.

1. We have standard overdraft practices that come with your account.
2. We also offer one or more overdraft protection plans, such as a line of credit such as a Checkline Reserve, or a link to another account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- ◆ Checks and other transactions using your checking account number

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ◆ ATM transactions
- ◆ Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if The Fidelity Bank pays my overdraft?

Under our standard overdraft practices:

- ◆ We may charge you a fee each time we pay an overdraft. Please refer to our current Disclosure and Fee Schedule for the amount of this fee.
- ◆ We may charge you multiple fees in a day, which may further overdraw your account.

What if I want The Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800-816-9608, complete the form below and mail it to The Fidelity Bank, P.O. Box 996, Fuquay-Varina, NC 27526 or complete the form below and deliver it to us.

If you have already opted in to overdraft, no action is necessary.

_____ I want The Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below.

Printed Name: _____

Date: _____

Account Number: _____

