



IMPORTANT
KEEP THIS GUIDE

Welcome to **CITIZENS ALLIANCE BANK**



Your local First Security Bank location
is joining Citizens Alliance Bank

CONVERSION GUIDE & ACCOUNT DISCLOSURES

Everything you need to know about what to expect.



First Security Bank



CITIZENS
ALLIANCE BANK

PRESIDENT'S MESSAGE

WELCOME TO CITIZENS ALLIANCE BANK!

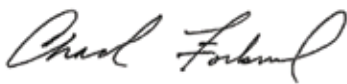
On behalf of our entire organization, I would like to welcome you as a customer of Citizens Alliance Bank. Chartered in 1902 and headquartered in Clara City, Minnesota, Citizens Alliance Bank has a rich history of resilience, growth, and dedication to the communities and customers we serve.

Throughout our 124-year history, we have remained dedicated to our customers and communities. Our story is one of perseverance, community support, and continuous improvement. I invite you to visit our website, citizensalliancebank.com, to explore our history and values further.

We are constantly expanding and innovating to better serve our customers and communities. By staying at the forefront of technology, we aim to provide you with an exceptional and modern banking experience along with the outstanding service and support you deserve. We believe this allows us to deliver on our core focus of providing opportunities for our customers, communities, and employees.

Once again, welcome to the Citizens Alliance Bank family! We are excited to be a part of your financial journey and look forward to serving you. If you have any questions or need assistance, please reach out to your local branch or contact us toll-free at (844) 772-4258.

Sincerely,



Chad Forkrud
President



SERVING COMMUNITIES

IN MINNESOTA AND MONTANA



SCAN FOR LOCATIONS



TABLE OF CONTENTS

YOUR GUIDE TO WHAT TO EXPECT MOVING FORWARD



WELCOME

- 1 President's Message
- 57 Branch Locations



IMPORTANT DATES

- 3 Conversion Timeline
- 4 Payments Timeline



YOUR ACCOUNTS

- 5 - 7 General Banking Details
- 8 Check Information
- 9 Duplicate Account Numbers
- 16 Statements & Notices
- 17 Safe Deposit Boxes
- 19 Time Deposit Accounts
- 20 Health Savings Accounts



CASH, PAYMENTS & MONEY MOVEMENT

- 10 - 12 Debit Cards & ATMs
- 13 - 14 Automatic Payments & Direct Deposits



BORROWING & CREDIT

- 18 Loan Information
- 34 Credit Cards



DIGITAL BANKING

- 15 Digital Banking
- 21 - 25 Digital Banking Enrollment
- 26 Digital Banking Services



BUSINESS SERVICES

- 32 ACH Origination Services
- 33 Cash Management Services



HELPFUL INFORMATION

- 27 Overdraft Privilege
- 28 - 29 Overdraft Privilege Service Policy
- 30 - 31 Consent Form for Overdraft Services



RATES & FEES

- 37 - 38 Rate Chart
- 39 Fee Schedule



ACCOUNT PRODUCT SUMMARIES

- 35 Account Product Summary - Consumer
- 36 Account Product Summary - Business



DISCLOSURES

- 40 - 48 Consumer Deposit Account Disclosures
- 49 - 54 Business Deposit Account Disclosures
- 55 - 56 Privacy Notice

CONVERSION TIMELINE

PLEASE REVIEW THIS INFORMATION CAREFULLY & KEEP IT FOR YOUR RECORDS

Citizens Alliance Bank is excited for the planned acquisition and legal merger of the First Security Bank locations in Benson and Renville, Minnesota. The merger is scheduled to be finalized at the close of business on Friday, August 21, 2026. During that same weekend, from August 21 through August 24, the Benson and Renville customers and employees will also experience the important milestone of the conversion to Citizens Alliance Bank systems, bringing both the legal and operational transitions together in one coordinated event.

This Conversion Guide and Account Disclosures ("Guide") will provide comprehensive information on the upgrades, improvements, and enhancements that will accompany the conversion. **It also outlines service availability leading up to and during the conversion period.**



FRIDAY, AUGUST 21 – CONVERSION BEGINS

The Benson and Renville locations (including lobby and drive-up) will close early as follows:

- **Benson:** 3:00 PM CT
- **Renville:** 2:00 PM CT

First Security Bank Online Banking for Benson and Renville will be deactivated at 12:00 PM CT.

SATURDAY, AUGUST 22 - SUNDAY, AUGUST 23

You may continue using your First Security Bank debit card through 11:59 PM CT on Sunday, August 23.

MONDAY, AUGUST 24 – WELCOME TO CITIZENS ALLIANCE BANK

Your transition to Citizens Alliance Bank is complete!

- Your Citizens Alliance Bank debit card will be automatically activated and ready to use.
- Access to Citizens Alliance Bank's Digital Banking will be available.
- The Citizens Alliance Bank Benson and Renville locations will be open, and staff will be available to assist with any questions regarding the transition.

Additional Customer Support:

Additional support will be available 8:00 AM - 5:00 PM CT,
Monday, August 24 through Friday, September 4, by calling us toll-free at (844) 772-4258.

Beginning Monday, August 24, normal lobby and drive-up hours will resume as follows:

LOBBY HOURS (BENSON & RENVILLE)

Monday - Friday:
8:30 AM - 4:00 PM CT

DRIVE-UP HOURS (BENSON & RENVILLE)

Monday - Friday:
8:00 AM - 4:30 PM CT

PAYMENTS TIMELINE

BE SURE TO SAVE THIS INFORMATION FOR FUTURE REFERENCE

During the conversion process, there will be specific deadlines for updating your payment information. Each payment type has its own required timeframe, which you can review in the Payments Timeline below. As you move through this Guide, you'll find information in each section to help you update the payment details associated with that method.

Please note that during the first 90 days following the data conversion, transactions may be slightly delayed as we complete the transition between First Security Bank and Citizens Alliance Bank.



FRIDAY, AUGUST 21

- Beginning at 12:00 PM CT on Friday, August 21, First Security Bank Online Banking for Benson and Renville will be deactivated, however, any internal transfers set up before that time should process as expected.
- To avoid ACH file processing delays, you're encouraged to submit all required ACH files or transactions using your current processing method before 12:00 PM CT.

MONDAY, AUGUST 24

- Recurring debit card transactions set up on current First Security Bank debit cards will no longer be paid. Update all recurring debit card transactions (e.g., mobile phone bills, insurance premiums, utilities, subscription services) to your new Citizens Alliance Bank debit card.
- Any recurring wires received with the First Security Bank wire instructions will be returned. New wire instructions will be provided until September 20. After that time, wire requests received by First Security Bank will be returned without instruction.

MONDAY, SEPTEMBER 21

- Recurring wires received by First Security Bank will be returned without new wire instructions.

THURSDAY, NOVEMBER 19

- Beginning Thursday, November 19 checks bearing the First Security Bank routing number will be returned unpaid. The return reason will be listed as "Refer to Maker."

FRIDAY, NOVEMBER 20

- Beginning Friday, November 20, ACH items that have not been updated will be returned. ACH items include electronic payments and deposits such as payroll direct deposit, automatic utility payments, and external mortgage auto-drafts. Some merchants may update ACH information automatically through the Notification of Change process. Others may require you to contact them directly to provide your new Citizens Alliance Bank information.

GENERAL BANKING DETAILS

As you move through the conversion process, you'll become familiar with Citizens Alliance Bank's products, services, fees, and other essential banking information. **As a courtesy, some account fees including paper statement and image fees will be waived for the first six months.**

DEPOSIT PRODUCTS

During the conversion, your current checking and savings accounts will be transitioned to new Citizens Alliance Bank deposit account products. We believe these new deposit products will be a good fit for your banking needs. **If you wish to explore other deposit account options, please contact your local branch on or after August 24.** We would be happy to discuss deposit account products with you.

For more information, please refer to the details provided below and the Account Product Summary and Deposit Account Disclosures within this Guide.

 CURRENT FIRST SECURITY BANK ACCOUNT PRODUCT		 NEW CITIZENS ALLIANCE BANK ACCOUNT PRODUCT
 SECURITY CLUB	→	SIMPLE CONSUMER CHECKING
 CLASSIC CHECKING	→	SIMPLE CONSUMER CHECKING
 SECURITY INTEREST CHECKING	→	CONSUMER INTEREST CHECKING
 SECURITY MONEY MARKET	→	MONEY MARKET SAVINGS
 BUSINESS CHECKING	→	ACCOUNT ANALYSIS
 HEALTH SAVINGS ACCOUNT	→	HEALTH SAVINGS ACCOUNT
 SECURITY SAVINGS	→	SIMPLE SAVINGS



The Deposit Account Disclosures highlight important changes to your deposit account, that will become effective on August 24. This will amend previous deposit account disclosures and agreements as applicable. This notice provided to any one of the account owners constitutes notice to all account owners. All remittances, statements, items, notices, and other communications and writings given by us in connection with your account are deemed given when sent to the address we have on record. Rest assured your deposits are readily accessible, safe, and insured by the FDIC to the maximum allowed by law.

YOUR ACCOUNT NUMBERS

When your deposit accounts are converted to Citizens Alliance Bank, your account numbers will remain the same unless you are otherwise notified. Refer to the Duplicate Account Number section of this Guide for more information.

INTERNAL TRANSFERS, SWEEPS & PAYMENTS

Automatic internal transfers, sweeps, and payments previously established on your First Security Bank checking or savings account will transition to your Citizens Alliance Bank account.

Scheduled deposit account transfers or payments that fall on a non business day will be processed one business day earlier. Scheduled loan transfers or payments that fall on a non business day will be processed on the next business day.

STOP PAYMENTS

Stop payments to prevent specific transactions from posting to your account that were previously requested will remain in effect in accordance with Citizens Alliance Bank's policy and regulation.

- **Consumer ACH stop payments** will remain on the account until the earliest of the following:
the account holder withdraws the stop payment or three years from the date the stop payment is requested.
- **Business ACH stop payments** will remain in effect until the earliest of the following:
the account holder withdraws the stop payment or six months from the date the stop payment is requested.
- **Consumer or business check stop payments** will remain in effect until the earliest of the following:
the account holder withdraws the stop payment or six months from the date the request is received.

TAX REPORTING

Citizens Alliance Bank will provide year-end tax forms for account activity from August 22 through the end of the year. First Security Bank will be responsible for providing year-end tax forms for all activity prior to August 22, 2026.

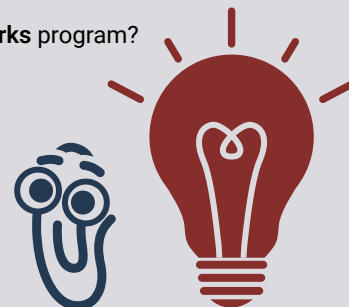
DID YOU KNOW? WE OFFER SENIOR PERKS (AGE 60*)!

Did you know customers 60 and older are automatically enrolled in our **Senior Perks** program?

That means you can enjoy:

- ✓ Free standard checks
- ✓ No paper statement or image with statement fees
- ✓ Free official checks
- ✓ No stop payment fees
- ✓ Free photocopies and faxes

It's our way of saying *thank you* for banking with us!



WE'RE HERE TO HELP!

Our team is ready to assist you every step of the way. Call us toll-free at (844) 772-4258 or visit your local branch.

PROCESS CUT-OFF TIMES

The cut-off times listed below will be in effect starting Monday, August 24. These times indicate the deadline for transactions to be processed on the same business day. **Any transactions made after these cut-off times will be processed on the following business day.**

PROCESS	DESCRIPTION	CUT-OFF TIME (CT)
Teller Transactions	In branch transactions	 Close of Branch
Digital Banking	Transactions initiated via Digital Banking or the Mobile App	 8:00 PM
Mobile Deposits	Check deposits made via the Mobile App	 4:00 PM
Wire Transfers	Domestic and international incoming/outgoing wire transfers	 3:00 PM
Bill Pay	Bill payments submitted through Digital Banking	 3:00 PM
ATM Deposits	Check and cash deposits at depository ATMs	 4:00 PM
Remote Deposit Capture	Remote check deposits (<i>business customers only</i>)	 4:00 PM
Standard ACH Origination	ACH files effective within 1-2 business days (<i>business customers only</i>)	 4:00 PM
Same-Day ACH Origination	ACH files submitted and effective for the same business day (<i>business customers only</i>)	 2:00 PM
Positive Pay	Check exception decisions submitted via Digital Banking (<i>business customers only</i>)	 11:30 AM

DID YOU KNOW? WE OFFER YOUTH PERKS (0-17)!

Did you know young savers get special rewards too?

With **Youth Perks**, kids and teens receive:

- ✓ A **\$2.50 birthday deposit every year**
- ✓ No minimum balance requirement
- ✓ No paper statement or image fees
- ✓ No dormant account fees
- ✓ A **\$25 bonus deposit when they turn 18!**

Building *smart money habits* early has its perks!



CHECK INFORMATION

As of Monday, August 24, please begin using your new Citizens Alliance Bank checks. Checks from First Security Bank can still be cashed or deposited until November 19, 2026. After that date, any remaining First Security Bank checks written by customers in Benson or Renville will be returned unpaid.

When a check is returned, the reason will be listed as "Refer to Maker." This simply means the Bank is telling the person who tried to cash the check that they must contact the person who wrote it. In other words, the person you paid will need to reach out to you for a different form of payment.

COMPLIMENTARY CONVERSION CHECK ORDERS

For consumer checking accounts, the Bank will mail you a complimentary box of updated checks reflecting Citizens Alliance Bank's information, which you can expect to receive around Monday, August 24.

For business checking accounts, Citizens Alliance Bank will be working to provide an initial set of generic business checks, similar to your current checks, for immediate use. If your business utilizes customized checks, your local branch can help you order the correct type, beginning on or after Monday, August 24. If you order specialty or customized business checks outside of Citizens Alliance Bank, you are eligible for partial reimbursement. **Please contact your local branch for more information.**

Once you receive your new checks, you may bring your old checks to one of our locations for secure destruction. If you do not receive your new checks by Monday, August 24, please contact your local branch to ensure you get new checks as soon as possible.

If you typically order checks through a vendor outside of the Bank and run into any issues, please reach out.

ROUTING NUMBER
CITIZENS ALLIANCE BANK ROUTING NUMBER: 091904856



A sample check from John Doe, 123 Fake St, Clara City, MN 56222-0430. The check is dated and payable to the order of. The bank logo is Citizens Alliance Bank, Clara City, MN. The MICR line at the bottom shows the routing number 091904856, account number 0000123456, and check number 00000. There is a watermark of a star in the background.

**ROUTING
NUMBER**

**ACCOUNT
NUMBER**

**CHECK
NUMBER**

DUPLICATE ACCOUNT NUMBERS

Duplicate account numbers were identified between First Security Bank and Citizens Alliance Bank. All affected accounts will receive a new account number effective Monday, August 24. If your account is among those identified, you will receive a letter with detailed information and instructions.

Starting August 24, the affected account numbers will be updated to resolve the duplicate issue. You do not need to open a new account, and no action is required from you at this time. You may continue to use your existing checks for a short transition period; however, please note that these items will be returned beginning on November 19 if not updated. We will provide you with a complimentary box of checks featuring updated Citizens Alliance Bank information. Once you receive these new checks, you can bring your old checks to one of our branch locations for secure destruction.

You may also need to update your automatic payment and direct deposit account information, both routing number and account number, to ensure accurate processing as they will be returned beginning November 20 if not updated.

For additional information, please refer to the Automatic Payments and Direct Deposits section of this Guide.

ROUTING NUMBER

CITIZENS ALLIANCE BANK ROUTING NUMBER: **091904856**



**ROUTING
NUMBER**

**ACCOUNT
NUMBER**

**CHECK
NUMBER**



WE'RE HERE TO HELP!

We understand that this may be an inconvenient process, and we are here to assist you. Call us toll-free at (844) 772-4258 or visit your local branch.

DEBIT CARDS & ATMS

You will continue to use your First Security Bank debit card through Sunday, August 23. After this date, your First Security Bank debit card will automatically be deactivated. Please dispose of your deactivated card properly or bring it to one of our branch locations for secure destruction.

In the coming weeks, you will receive a new Citizens Alliance Bank Visa® Debit Card in the mail. This card will be automatically activated and ready to use beginning Monday, August 24. Shortly after you receive your card, you will receive a separate mailing with your new Personal Identification Number (PIN).

If you wish to customize your PIN, please call (877) 965-3344 or visit your local branch on or after Monday, August 24.

For security purposes and to prevent unauthorized use, if your new debit card is not used by November 1, 2026, it may be deactivated.

If you do not receive your new debit card in the mail, please call or visit your local branch to have a new card printed.

RECURRING DEBIT CARD TRANSACTIONS

To avoid service interruptions, please update your recurring debit card transactions (e.g., mobile phone bills, insurance premiums, utilities, subscription services) with your new debit card information on or after Monday, August 24. You will need to contact the merchants and provide them with your new debit card information as these payments will not automatically be converted. **If you need assistance contact your local branch.**

LIMITS

During conversion weekend, your previously established debit card daily limits will remain unchanged. Effective Monday, August 24, your new debit card daily limits on point-of-sale (POS) and ATM withdrawals will be as follows:

DAILY DEBIT CARD LIMITS

ATM WITHDRAWALS: \$300.00
POINT-OF-SALE (POS): \$1,000.00

If you were previously approved for higher debit card limits and wish to maintain them after August 24, contact your local branch.

CONSUMER DEBIT CARD



BUSINESS DEBIT CARD



ATM SERVICE NOTICE

The ATMs located at the Benson Shell Gas Station and Renville Branch will be unavailable beginning at 7:00 AM CT on Monday, August 24. At that time, the ATM will be converted over to Citizens Alliance Bank. It is estimated that normal ATM functionality will resume within a few days.

For a full list of our ATM locations, scan the QR code below, or visit our website at citizensalliancebank.com.

After the conversion, you can access your account at an ATM by using your debit card and PIN to:

- Withdraw cash from your checking account
 - Check your account balance
 - Make deposits to your checking account
- Note: this service may not be available at all terminals

SCAN FOR ATM LOCATIONS



DID YOU KNOW? WE OFFER 24/7 TELEPHONE BANKING!

Did you know you can bank anytime, anywhere — right from your phone?

Call (888) 847-3999 to:

- ✓ Check balances and recent transactions
- ✓ Confirm cleared checks
- ✓ Transfer funds between accounts
- ✓ Make loan payments
- ✓ Review recent deposits and withdrawals

First time calling? Your initial PIN is the **last four digits of your Social Security Number**, and you'll be prompted to change it for security.



WE'RE HERE FOR YOU.

Local service you can trust, with modern tools you deserve.

Call us toll-free at (844) 772-4258 or visit your local branch.



Local decisions.

Trusted guidance.

Make the Most of Your New Banking Tools

Smart, simple tools designed to give you more control, convenience, and peace of mind.



CONTROL YOUR DEBIT CARD

Manage your card with just a few taps.

- ✓ Turn your card on/off instantly
- ✓ Set spending limits
- ✓ Add travel notices
- ✓ Change your PIN
- ✓ Report lost or stolen cards
- ✓ View recent transactions



Use the **CAB Mobile App** to manage it all.



TAP & PAY WITH DIGITAL WALLET

A faster, easier, and more secure way to pay.



- ✓ Apple Pay®
- ✓ Google Pay™
- ✓ Fast, secure checkout
- ✓ No swiping, no hassle



Link your CAB debit or credit card to your digital wallet.



WE'VE GOT YOUR BACK

24/7 fraud monitoring helps keep you protected.

- ✓ Alerts for unusual spending patterns
- ✓ Live fraud specialists contact you directly
- ✓ Quick action to help prevent further activity
- ✓ Review transactions with a real person
- ✓ Ongoing guidance and support if fraud is detected and your card is compromised



Questions about a transaction?
Call us at **(844) 772-4258**.



STAY ALERT. AVOID SCAMS.

Fraudsters are getting smarter. Stay one step ahead.

CITIZENS ALLIANCE BANK WILL NEVER CONTACT YOU TO:

- ⊗ Ask for your online banking password
- ⊗ Ask for one-time passcodes or PINs
- ⊗ Ask for your full card number by phone, text, or email
- ⊗ Ask you to send money



If something doesn't feel right, hang up and call us. **We're here to help!**

AUTOMATIC PAYMENTS & DIRECT DEPOSITS

Starting Monday, August 24, your automatic payments and direct deposits will begin posting to your Citizens Alliance Bank account. However, payment and deposit information will still need to be updated with your new routing and account number, if identified as a duplicate, no later than November 19, 2026. **Any items that have not been updated by that date will be returned.**



We understand that changes like these can be stressful, and we want to assure you that we're here to support you throughout the process. As part of this transition, a Notification of Change will be sent to each merchant. A Notification of Change is a standard banking notice used to inform businesses that your payment or bank account details, such as routing or account numbers, have been updated so they can correct their records for future transactions.

While many merchants use this information to update your payment details automatically, not all merchants accept a Notification of Change as an official method for making updates. In those cases, payment information may need to be updated directly with the merchant. Our team will work closely with you in the coming months to assist with updating automatic payments and direct deposits.

To help us make this transition as seamless as possible, please update your recurring automatic payments and direct deposits (e.g., employer, utilities, subscription services) with your new Citizens Alliance Bank routing number, 091904856, and, if applicable, your new account number, after Monday, August 24.

SOCIAL SECURITY DIRECT DEPOSITS

Beginning Monday, August 24, Citizens Alliance Bank will be assisting customers in updating account information for certain federal benefit payments by completing automatic enrollments on your behalf. We will be using the Electronic Enrollment process, the preferred method of participating federal benefit agencies, to help reduce errors and streamline the delivery of your benefit payments compared to paper enrollment methods.

Electronic Enrollments received and accepted by the paying agency at least 10 business days prior to the next scheduled payment date will generally allow payments to begin processing to the new account information the following month.

Electronic Enrollments will be completed for the following agencies:

✓ **Department of
Veterans Affairs**

✓ **Office of Personnel
Management**

✓ **Railroad
Retirement Board**

✓ **Social Security and
Supplemental Security Income**

✓ **Veterans Compensation,
Pension and Education**

UPDATING AUTOMATIC PAYMENTS & DIRECT DEPOSITS

When updating your account information for external payments and direct deposits here are some common steps to follow:

CONTACT THE COMPANY

1

To begin updating your account information for external payments or direct deposits, first contact the company you are working with. Locate their customer service information on your bill, their official website, or their online portal. It is important to avoid providing your account information to any unknown or unverified website or phone number to ensure your information remains secure. If you need help identifying a legitimate source, you can review their official support details or check for verification notices on their site.

REQUEST UPDATE FORM

2

Once you reach the appropriate representative, request the update form or instructions needed to change your direct deposit or automatic payment information. Some companies make these forms available online for quick access, while others may send them to you by email or traditional mail. The company will guide you on which method they use and how to proceed.

COMPLETE THE FORM

3

After receiving a form from the company, complete it with your updated Bank account information. Filling out this information accurately helps prevent delays or errors in processing.

PROVIDE VERIFICATION

4

Most companies require verification of your new banking details. You can do this by attaching a voided Citizens Alliance Bank check or by requesting an Account Validation Letter from the Bank. If a validation letter is needed, contact your local branch and they will prepare one for you. This step ensures the company can confirm your account ownership and securely process your update.

SUBMIT THE FORM

5

When the applicable form and verification documents are ready, submit them to the company using the method they specify. Many companies accept submissions by mail or fax, while others may allow you to upload the documents through an online portal. Follow their instructions carefully to ensure your update is received without issue.

CONFIRM THE UPDATE

6

After submitting your information, follow up with the company to confirm they have received and processed your request. It may take a full billing cycle for the changes to take effect, so monitoring your account activity during this period is helpful. If the company offers an online portal, you may also be able to update your ACH information directly through their website.

If the company has an online portal, you may be able to update your ACH information directly through their website.

DIGITAL BANKING

Citizens Alliance Bank's Digital Banking will be available on Monday, August 24. This new platform offers a simple, intuitive experience designed with your everyday banking needs in mind. Within Digital Banking, you will be able to manage your accounts, make transfers, pay bills, and access a variety of other financial tools from the convenience of your computer or mobile device. Our goal is to provide you with a seamless and secure banking experience, ensuring that you have all the resources you need at your fingertips.

LOGIN CREDENTIALS

To access Citizens Alliance Bank's Digital Banking, download our Mobile App from the App Store or Google Play Store, or visit our website at citizensalliancebank.com. When logging into Digital Banking for the first time, use the following information:

USERNAME: First Security Bank Online Banking Username

CONSUMER TEMPORARY PASSWORD: Username plus the last four digits of your Social Security Number

BUSINESS TEMPORARY PASSWORD: Username plus the last four digits of the Business's Federal (Employer) Identification Number

During your initial log in you will be required to provide a method to send a Multi-Factor Authentication Code. This enhances the security of your Digital Banking login.

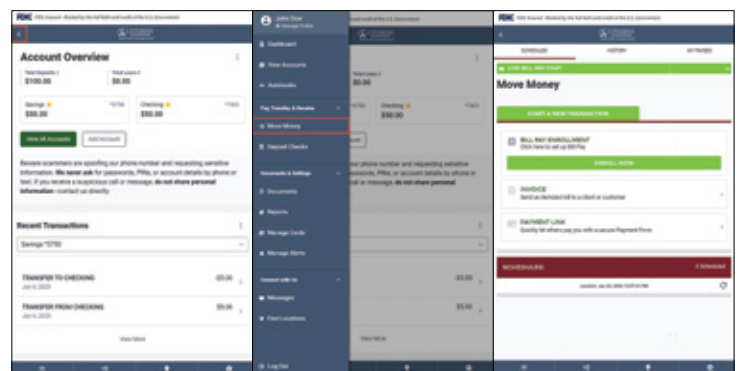
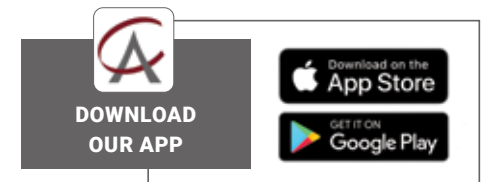
If you already have a Digital Banking Login at Citizens Alliance Bank, you do not need to enroll again.

DEACTIVATION OF FIRST SECURITY BANK ONLINE BANKING

First Security Bank Online Banking will be disabled at 12:00 PM CT Friday, August 21. Any one-time transfers created before that time should be completed as expected.

SCHEDULED TRANSFERS

If you currently have recurring transfers set up in First Security Bank's Online Banking to move funds between internal accounts, they will not be transferring over. **Scheduled transfers need to be re-established in Citizens Alliance Bank's Digital Banking under the Move Money section on or after August 24.**



STATEMENTS & NOTICES

Your final First Security Bank account statement will be generated at the end of the day on Friday, August 21 and mailed to you. After the conversion, your statements will follow the regular cycle of the Citizens Alliance Bank product your account transitions into. If your Citizens Alliance Bank product statement cycle falls on the 21st of the month or last day of the month, your statement will also include images of your paper items. **To confirm your specific statement cycle, as well as see additional information refer to the Account Product Summary in this Guide.**

If you choose to continue receiving paper statements, a \$5.00 fee will be assessed. If your statements include images an additional \$2.50 fee will be assessed as well. However, as a courtesy, these fees will be waived for the first six months. If you are eligible for Senior Perks or Youth Perks, these fees will continue to be automatically waived after the initial six-month period.

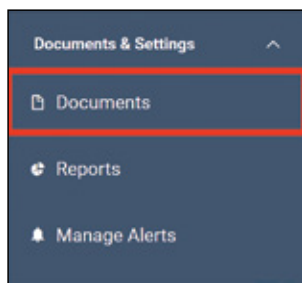
To receive your statements online to avoid the paper statement fee, you will be required to opt-in through Digital Banking once it becomes available on Monday, August 24. In addition, if you would like your notices to be electronic you will opt-in through Digital Banking once it becomes available on Monday, August 24.

ELECTRONIC STATEMENT & NOTICE ENROLLMENTS

To view your statements and notices via Citizens Alliance Bank's Digital Banking, you must opt-in and accept the current terms and conditions. **Please note that previous First Security Bank statements may not be immediately available due to the conversion.**

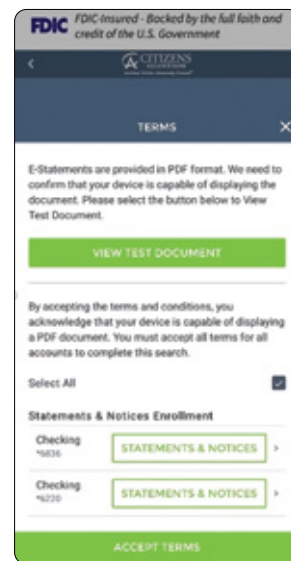
OPEN DOCUMENTS

- 1 To enroll in e-statements and e-notices, log into your Digital Banking and select **"Documents"** from the menu.



REVIEW TERMS

- 2 Choose the Document Type, Accounts, and Date Range, then click **"Apply."**
Review the Terms and Conditions. Select **"View Test Document"** to download a PDF and ensure you can open the document. Finally, choose **"Select All"** and then **"Accept Terms."**



3 START RECEIVING E-STATEMENTS

Once enrolled, you'll receive email notifications when your e-statement or e-notice is available.



SAFE DEPOSIT BOXES

If you currently have a safe deposit box with First Security Bank, you don't need to do anything to transfer your safe deposit box lease to Citizens Alliance Bank. It will automatically transition and remain available at its current location.

SAFE DEPOSIT BOX RENTALS

Safe deposit box rental rates are being updated; however, your payment due date will not change. The revised rates listed below will be applied to your next payment.

 CURRENT FIRST SECURITY BANK SAFE DEPOSIT BOX RATE (BENSON)		 NEW CITIZENS ALLIANCE BANK SAFE DEPOSIT BOX RATE
3X5 - \$14.00	→	SMALL - \$25.00
5X5 - \$20.00	→	MEDIUM - \$35.00
3X10 - \$25.00	→	MEDIUM - \$35.00
5X10 - \$27.00	→	LARGE - \$55.00
7X10 - \$40.00	→	XL - \$110.00
10X10 - \$45.00	→	XL - \$110.00

 CURRENT FIRST SECURITY BANK SAFE DEPOSIT BOX RATE (RENVILLE)		 NEW CITIZENS ALLIANCE BANK SAFE DEPOSIT BOX RATE
3X5 - \$25.00	→	SMALL - \$25.00
3X10 - \$35.00	→	MEDIUM - \$35.00
6X10 - \$45.00	→	LARGE - \$55.00
9X10 - \$55.00	→	XL - \$110.00



IMPORTANT TO KNOW

If you do not currently have a Safe Deposit Box and are interested in more information, please contact your local branch.

LOAN INFORMATION

As part of the conversion, the servicing of your loan is being transferred to Citizens Alliance Bank, effective end of business day Friday, August 21. Rest assured, the terms and conditions of your loan(s) will remain the same.

ACCOUNT NUMBER

Your account number will be modified to include a note number. All loan account numbers will be amended to add a hyphen and note number "10" (e.g., XXXXX-10). Future communication, notices, and statements will reference this note number following the conversion.

LOAN PAYMENTS

Your monthly loan payment date will remain unchanged. Please continue to make payments on your regularly scheduled due dates using your current statement or notice. If your loan payment is set up for automatic transfer, this service will continue without interruption from your Citizens Alliance Bank deposit account. However, recurring online loan payments will not continue. Citizens Alliance Bank will accept payments in-person or by mail at any of our locations. You can also continue to make payments at your local branch or mail them to:

BENSON MAILING ADDRESS

CITIZENS ALLIANCE BANK - BENSON
215 13TH ST S, PO BOX 287
BENSON, MN 56215

RENVILLE MAILING ADDRESS

CITIZENS ALLIANCE BANK - RENVILLE
106 5TH ST SE, PO BOX 429
RENVILLE, MN 56284

CONSUMER CLOSED-END MORTGAGE LOANS

Under Federal law, for consumer closed-end mortgage loans secured by a first or subordinate lien on real property, any loan payment received by your previous servicer on or before its due date during the 60-day period following the transfer of loan servicing cannot be treated as late by the new servicer. Additionally, no late fee may be imposed on you during this period. This regulation does not apply to consumer installment loans, home equity lines of credit, or business loans.

Citizens Alliance Bank offers a wide array of loan products to meet your future personal and business needs. Please continue to work with your local branch to access these products.

TIME DEPOSIT ACCOUNTS

Your First Security Bank Time Deposit Accounts, including CDs and IRAs, will automatically transfer to Citizens Alliance Bank.

CERTIFICATES OF DEPOSIT (CD)

First Security Bank CDs will automatically be transferred to Citizens Alliance Bank. Your current interest rate will continue until maturity, and your account will automatically renew.

Interest that is currently posted to your CD, transferred to your deposit account, or mailed to you by check, will remain unchanged.

Upon maturity, your CD will be renewed based on Citizens Alliance Bank's rates, penalty routine, and as monthly interest rate payment at that time. You will have a ten-calendar day grace period after maturity.

To make changes to your account during the grace period, please visit your local branch or call us toll-free at (844) 772-4258. For our current CD rates, review the Rate Chart section of this guide.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Your First Security Bank Variable Rate IRA Savings will automatically be transferred to Citizens Alliance Bank. Your current interest rate will be updated to Citizens Alliance Bank's current board rate and interest will be paid quarterly.

Your Fixed Rate IRA will transfer with the same interest rate and the same remaining term. When it reaches maturity, it must be moved to a current Citizens Alliance Bank IRA product. Your local branch will contact you during the ten-calendar day grace period following the maturity date to assist with the product change.

For questions regarding either the Variable Rate or Fixed Rate IRA Product please visit your local branch or call us toll-free at (844) 772-4258.

REQUIRED MINIMUM DISTRIBUTION (RMD)

If you currently have an automatic distribution for your RMD this will continue as it is. If you are required to take an RMD and do not have an automatic distribution set up, we offer the option to set up an automatic distribution.

This means you won't need to visit us in person each year to manage your distribution. Contact your local branch to set up this feature.

HEALTH SAVINGS ACCOUNTS

Your Health Savings Account (HSA) will be transferred to Citizens Alliance Bank. Your current interest rate will update to Citizens Alliance Bank's current board rate and interest will be paid monthly.

HEALTH SAVINGS ACCOUNT FEATURES

We are excited to share features available with your HSA:



CHECK-WRITING CAPABILITY

Write checks directly from your HSA to pay for qualified medical expenses.



FREE HSA DEBIT CARD

Use a dedicated debit card for eligible healthcare-related purchases. If you currently have an HSA Debit Card, in the coming weeks, you will receive a new Citizens Alliance Bank Visa® HSA Debit Card in the mail. This card will be automatically activated and ready to use beginning Monday, August 24. Shortly after you receive your card, you will receive a separate mailing with your new Personal Identification Number (PIN). If you wish to customize your PIN, please call (877) 965-3344 or visit your local branch on or after Monday, August 24.



IMPORTANT TO KNOW

HSA funds remain yours, even if you change jobs or health plans. Save today for a healthier tomorrow.

DIGITAL BANKING ENROLLMENT

If you don't currently have access to First Security Bank's Online Banking, simply download the Citizens Alliance Bank Mobile App from the App Store or Google Play Store or visit our website at citizensalliancebank.com. Follow the steps below to complete the self-enrollment process.

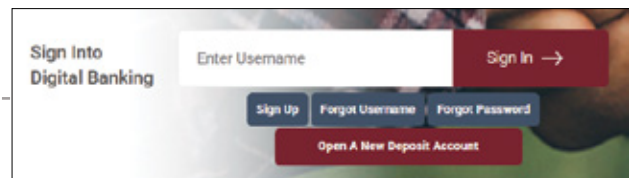
BUSINESS ENROLLMENT

Business customers are not eligible to complete the self-enrollment process. **To gain access to Digital Banking, please contact your local branch or call us toll-free at (844) 772-4258.** We will be able to assist with setting up your Digital Banking access by using your email to send you an invitation. The email invitation will require a Security Code which will be provided by the Bank.

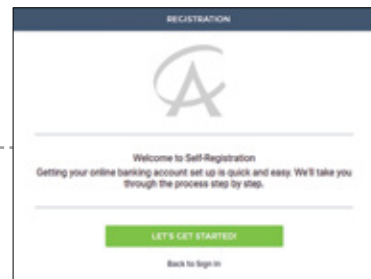
CONSUMER ENROLLMENT

Consumers can enroll in Digital Banking independently, without needing to contact the Bank. **However, for your protection, enrollment must be approved by Bank staff during business hours.** If you already have a Digital Banking Login at Citizens Alliance Bank, you do not need to enroll again.

- 1 To begin the self-enrollment process, visit our Mobile App or Citizens Alliance Bank's website and select **"Sign Up"** located under the **"Enter Username"** box.



- 2 A new window will appear, select **"Let's Get Started!"**

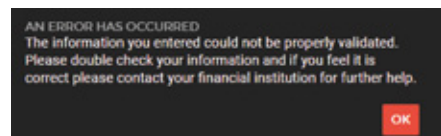


- 3 **Complete all the required fields** in both the Personal and Contact Information sections.



- 4 Once all the information is entered, **"Continue"** will turn green. Select **"Continue."**

- i** If there is not enough credit information available for validation (such as for people under 18 years of age) or if the information you entered does not match what we currently have on file, an error will be displayed. We understand that these validation questions can be challenging, but they are designed this way to prevent unauthorized access and protect your information.



5

If there is enough credit information available for validation, random verification questions will be prompted based on your credit history.
Answer as applicable.

VERIFICATION QUESTIONS

Question 1
According to our records, you currently own/lease, or have owned/leased within the past year, one of the following vehicles. Please select the vehicle that you purchased or leased prior to March 2016 from the following choices.

- ☐ GMC SIERRA 1500
- ☐ DODGE RAM 3500
- ☐ FORD F150 SUPER CC 4X4
- ☐ SUBARU BRAT
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Question 2
Which of the following institutions do you have a bank account with? If there is not a matched bank name, please select 'None' of the above.

- ☐ AMERICAN BANK
- ☐ MIDWEST BANK
- ☐ ALLIANCE SAVINGS
- ☐ SURETY BANK
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Question 3
You may have opened a mortgage loan in or around October 2012. Please select the dollar amount range in which your monthly mortgage payment falls. Refer also to the major credits earned with inclusion principle, interest, and expense (because credit includes fees and insurance it collected by owner). If you have not had a mortgage payment now or in the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'.

- ☐ \$200 - \$499
- ☐ \$500 - \$649
- ☐ \$650 - \$849
- ☐ \$850 - \$1049
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

Question 4
You currently or previously resided on one of the following streets. Please select the street name from the following choices.

- ☐ WETB
- ☐ OLIVER
- ☐ HANDECLIFF
- ☐ PRAIRIE
- ☐ NONE OF THE ABOVE/DOES NOT APPLY

6

Once all the questions are answered select, **"Continue."**
If any answers are incorrect, an error message will appear instructing you to contact the Bank, otherwise, you will proceed to the verification step.

VERIFY INFORMATION

Just one more verification step
We've found information that matches a phone number or email address you've entered. How would you like us to verify you?

SELECT A VERIFICATION METHOD
VERIFICATION METHOD

7

Select your verification method.

SELECT A VERIFICATION METHOD

*****5

L****@GMAIL.COM

None

8

Based on your selection, enter the full phone number or email for the verification.

VERIFY INFORMATION

Just one more verification step
We've found information that matches a phone number or email address you've entered. How would you like us to verify you?

SELECT A VERIFICATION METHOD
VERIFICATION METHOD
*****5

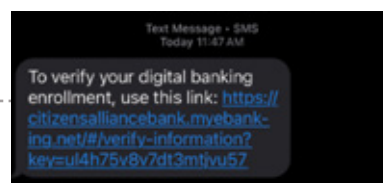
We need to confirm that you have access to this phone number by sending a text message. Please provide the missing information from your selected contact method.

ENTER FULL PHONE NUMBER required

Standard text rates may apply.

9

Once entered, select **"Send Text Message."**
You will then receive a text message or email with a link to verify your enrollment.



WE'RE HERE FOR YOU.

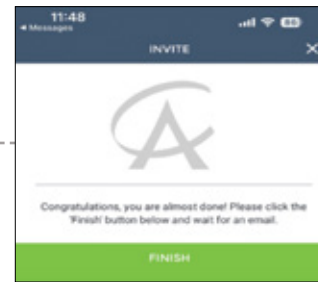
Local service you can trust, with modern tools you deserve.
Call us toll-free at (844) 772-4258 or visit your local branch.



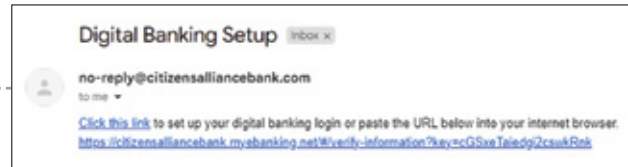
Local decisions.

Trusted guidance.

- 10** Select **"Finish"** and wait for an email to be sent. It may take up to 24 hours for the email to be sent to finish enrollment.



- 11** You will receive an email from no-reply@citizensalliancebank.com up to 24 hours later. Select **"Click this Link"** or copy and paste the URL provided.



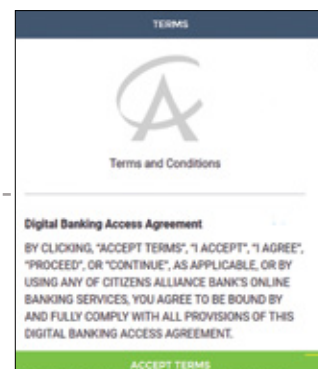
- 12** Clicking this link will take you to the **"Invite"** page. Enter your desired username. If the username is already taken, a red message will appear below the username field. Then, create your password. **It must be at least 8 characters long, and include at least one upper case letter, one lowercase letter, and one special character.** If your password does not meet these criteria, an error message will be displayed. If all requirements are met and no errors are displayed, select **"Submit."**



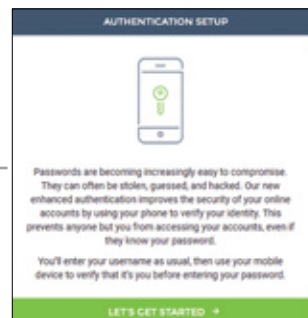
- 13** You will then be asked to set up three security questions. The answers must be at least four characters. Once all three questions have been selected and answered, select **"Update"** to continue.



- 14** Next, review the Term and Conditions and select **"Accept Terms."**



- 15** You will then be asked to set up your authentication method. Select **"Let's Get Started."**



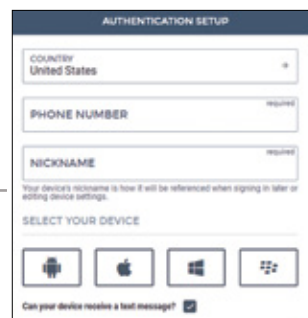
Authentication Setup

Passwords are becoming increasingly easy to compromise. They can often be stolen, guessed, and hacked. Our new enhanced authentication improves the security of your online accounts by using your phone to verify your identity. This prevents anyone but you from accessing your accounts, even if they know your password.

You'll enter your username as usual, then use your mobile device to verify that it's you before entering your password.

LET'S GET STARTED +

- 16** Within the authentication setup, enter your phone number, choose a device nickname, and select the device type. Multiple devices may be set up for authentication, and the nickname will help you identify the device being used.



Authentication Setup

COUNTRY: United States

PHONE NUMBER: [required]

NICKNAME: [required]

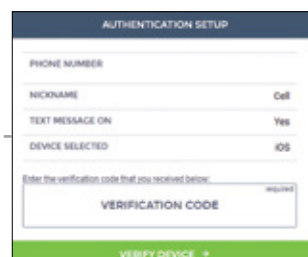
Your device's nickname is how it will be referenced when signing in later or adding device settings.

SELECT YOUR DEVICE

[Android] [Apple] [Windows] [Other]

Can your device receive a text message? ☒

- 17** Once all these fields are completed, it will prompt you to verify your device. Select **"Text Me"** or **"Call Me"**. Enter the verification code received and select **"Verify Device."**



Authentication Setup

PHONE NUMBER: [filled]

NICKNAME: [filled] Cell

TEXT MESSAGE ON: Yes

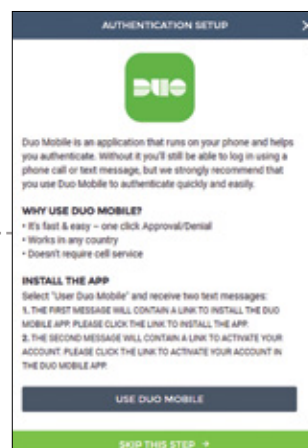
DEVICE SELECTED: iOS

Enter the verification code that you received below: [required]

VERIFICATION CODE: [input field]

VERIFY DEVICE +

- 18** You will then have the option to set up Duo Mobile. This will allow you to receive an automatic notification on your phone to accept or deny the request rather than receive a call or text message. If you would like to use this option, select **"Use Duo Mobile"**, otherwise, select **"Skip this Step."**



Authentication Setup

DUO

Duo Mobile is an application that runs on your phone and helps you authenticate. Without it you'll still be able to log in using a phone call or text message, but we strongly recommend that you use Duo Mobile to authenticate quickly and easily.

WHY USE DUO MOBILE?

- It's fast & easy – one click Approval/Denial
- Works in any country
- Doesn't require cell service

INSTALL THE APP

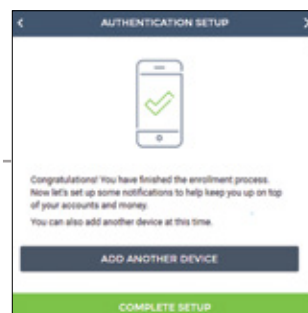
Select "User Duo Mobile" and receive two text messages:

1. THE FIRST MESSAGE WILL CONTAIN A LINK TO INSTALL THE DUO MOBILE APP. PLEASE CLICK THE LINK TO INSTALL THE APP.
2. THE SECOND MESSAGE WILL CONTAIN A LINK TO ACTIVATE YOUR ACCOUNT. PLEASE CLICK THE LINK TO ACTIVATE YOUR ACCOUNT IN THE DUO MOBILE APP.

USE DUO MOBILE

SKIP THIS STEP +

- 19** If you choose to use Duo Mobile, a separate text message will be sent to the phone number provided with steps to finish the setup of Duo Mobile. Select **"Complete Setup."**



Authentication Setup

CONGRATULATIONS! You have finished the enrollment process. Now let's set up some notifications to help keep you up on top of your accounts and money.

You can also add another device at this time.

ADD ANOTHER DEVICE

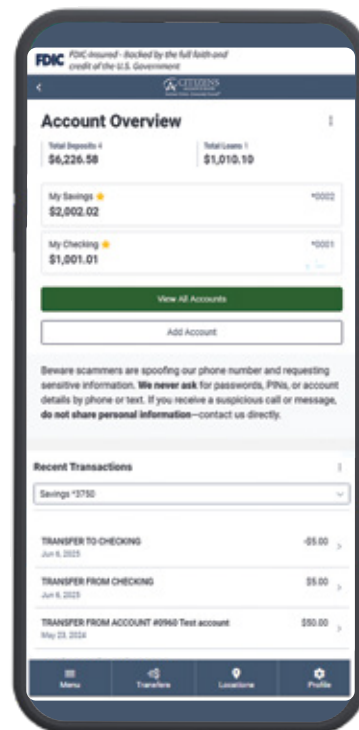
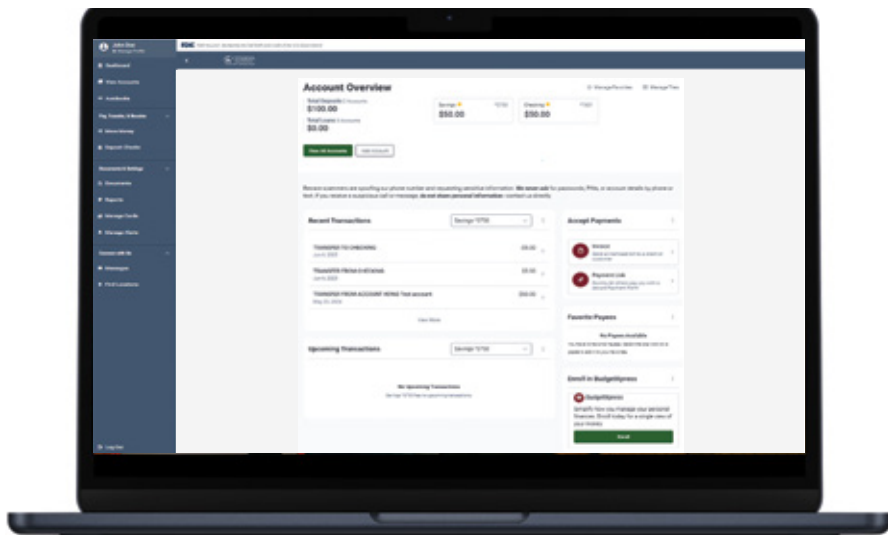
COMPLETE SETUP

20

Your Digital Banking enrollment is complete!

You can now view your accounts as well as opt-in to receive electronic statements and notices.

DIGITAL BANKING ENROLLMENT



Go Paperless

Enroll in e-statements and e-notices.

Get secure, convenient access to your account statements and important notices — anytime, anywhere.

THE BENEFITS OF GOING PAPERLESS



CONVENIENCE

Access statements 24/7 from any device.



SECURITY

Keep your personal information protected and reduce the risk of mail theft.



ECO-FRIENDLY

Help reduce paper usage and waste.



ORGANIZATION

Easily store, search, and download past statements, avoiding clutter.

DIGITAL BANKING SERVICES

Manage your money anytime, anywhere with powerful digital tools designed to make life easier.

STAY ON TOP OF YOUR ACCOUNTS Everything you need, all in one place. ✓ View balances, transactions, and check images ✓ Search account history quickly ✓ Access statements and Bill Pay ✓ Place stop payments when needed	MOVE MONEY WITH EASE Send, pay, and transfer — on your terms. ✓ Access Bill Pay and set up recurring payments ✓ Send money to friends and establish new payees ✓ Transfer funds between accounts ✓ Track payment history
DEPOSIT CHECKS FROM ANYWHERE Skip the trip to the bank. ✓ Deposit checks with your phone or tablet ✓ View deposit history anytime	STAY INFORMED WITH ALERTS Get updates that matter to you. ✓ Customize alerts for Bill Pay, Security, Card, and BudgetXpress ✓ Receive notifications via text or email
TAKE CONTROL OF YOUR CARDS Security and control at your fingertips. ✓ Turn your debit card on/off instantly ✓ Set spending alerts and travel notifications ✓ Report lost or stolen cards ✓ Request limit increases or dispute transactions	MONITOR SPEND WITH BUDGETXPRESS Smarter insights for better decisions. ✓ Monitor spending and cash flow with BudgetXpress ✓ Create and track budgets ✓ Link accounts from other institutions
AUTOBOOKS FOR YOUR BUSINESS Simple solutions for small business owners. ✓ Send invoices and accept payments with Autobooks ✓ Accept in-person, online, and contactless payments	GO PAPERLESS Fast, secure access to your documents. ✓ View e-statements and e-notices anytime ✓ Reduce paper and stay organized
CONNECT YOUR APPS Sync with tools you already use. ✓ Link accounts with services like QuickBooks, Quicken, Rocket Money, and more	MAKE IT YOURS Personalize your experience. ✓ Create custom account nicknames for easy organization



WE'RE HERE FOR YOU.

Local service you can trust, with modern tools you deserve.

Call us toll-free at (844) 772-4258 or visit your local branch.



Local decisions.

Trusted guidance.

OVERDRAFT PRIVILEGE

Citizens Alliance Bank is pleased to offer Overdraft Privilege, a convenient customer service tailored for our customers. We are always looking for ways to better serve our customers. We think that Overdraft Privilege will do just that and add value to your Citizens Alliance Bank checking account.

If you have ever made a mistake in your checking account or written a check for more money than the available balance in the account, you are aware of the expenses and problems associated with inadvertent non-sufficient funds items. We want to help you avoid these situations.

Overdraft Privilege is available to eligible checking accounts. Rather than automatically returning your checks and/or automatic debits unpaid, without obligation on our part, we may make payment of your reasonable overdrafts. We would consider these payments as long as you maintain your account in good standing.

Overdraft Privilege requires no action on your part, does not require you to sign any additional documents, and costs you nothing unless you use it.

CONSUMER OVERDRAFT PRIVILEGE BENEFITS

- Payment of overdrafts up to \$800.00 will normally be considered on eligible consumer checking accounts
- You may avoid very expensive charges from merchants for returned checks
- You may avoid the embarrassment and inconvenience of dishonored checks
- Overdraft Privilege is available for Digital Banking Bill Pay transactions

Additionally, with your consent, we may authorize ATM withdrawals and everyday debit card purchases that could overdraw your account. To enable Overdraft Privilege for these transactions, complete and sign the enclosed opt-in form and return it to us or visit any of our locations.

You can also call us toll-free at (844) 772-4258 for guidance or log in to your account at citizensalliancebank.com. Once you opt-in, we will send you a confirmation letter.

BUSINESS OVERDRAFT PRIVILEGE BENEFITS

- Payment of overdrafts of up to \$1,500.00 will normally be considered on eligible business checking accounts
- You may avoid very expensive charges from merchants for returned checks
- You may avoid the embarrassment and inconvenience of denied purchases and dishonored checks
- Overdraft Privilege is available for ATM withdrawals and debit card purchases
- Overdraft Privilege is available for Digital Banking Bill Pay transactions

Our normal non-sufficient funds or overdraft charges will apply to each item that would create an overdraft on your account. We will send you a notice each time an overdraft occurs.

Of course, we can't promise to pay every overdraft, and we are never obligated to pay your overdrafts, even if your account is in good standing and even though we may have previously paid overdrafts for you. **RESTRICTIONS DO APPLY, refer to the Overdraft Privilege Service Policy.**

Overdraft Privilege (ODP) is a discretionary service that a customer may opt-out of at any time by notifying a Customer Service Representative. For each overdraft we pay, we will charge the standard per item Overdraft/NSF Fee set forth in our Fee Schedule (currently \$35.00). ODP applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, on consumer accounts we will not include ATM and everyday debit card transactions within our ODP Program without first receiving your affirmative consent to do so. Furthermore, on consumer accounts absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under ODP. The amounts of any overdrafts, including our fees, are due and payable immediately or on demand. We can refuse to pay any overdraft for any reason.

OVERDRAFT PRIVILEGE SERVICE POLICY

Citizens Alliance Bank ("we, us, or our") offers an Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. **This document explains how Overdraft Privilege operates.**

TRANSACTIONS THAT MAY QUALIFY FOR OVERDRAFT PRIVILEGE

An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- You have inadequate funds in your account when we assess a fee or service charge; or
- You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to two days after you deposit the check. If you do not have sufficient funds in your account, independent of the check, to cover the transaction you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege.

Participation in Overdraft Privilege is not mandatory. You may opt out of the service at any time by notifying one of our customer service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined, and we may assess NSF fees on your account in accordance with your account agreement and the Fee Schedule in effect at the time of the overdraft.

FEES

For each overdraft item, we will charge the standard per item Overdraft/NSF Fee set forth in our Fee Schedule (currently \$35.00). In addition, under our standard overdraft practices:

- There is a business day combined maximum of four (4) per-item Overdraft/NSF Fees that we can assess your account.
- The Bank does not charge a checking account an Overdraft/NSF Fee for transactions that overdraw an account by an aggregate amount of \$20.00 or less.

We will notify you by mail if we pay or return any insufficient or unavailable funds items on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts, including our fees, is due and payable immediately or on demand. Also, please note that if we return an item NSF it will likely be automatically re-presented to us by the financial institution where the item was presented for payment and potentially could result in an additional per-item Overdraft/NSF Fee when re-presented if the amount of the item still exceeds the amount of available funds in your account. Other than specifically referenced above, there is no limit to the number of per item Overdraft/NSF Fees that can be charged on an individual item or to the frequency with which per item Overdraft/NSF Fees can be charged.

ACCOUNTS ELIGIBLE FOR OVERDRAFT PRIVILEGE

Overdraft Privilege is a discretionary service and is generally limited to a \$800.00 overdraft (negative) balance for eligible personal checking accounts; or a \$1,500.00 overdraft (negative) balance for eligible business checking accounts. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. **Further, Overdraft Privilege is usually extended only to accounts in good standing.**

An account in good standing exhibits, but is not limited to, the following characteristics:

- The account has deposits totaling at least \$400.00 or more within each thirty (30) day period;
- The account demonstrates consistent deposit activity;
- The account owner is current on all loan obligations with us; and
- The account is not subject to any legal or administrative order or levy, such as bankruptcy, or tax lien.

We offer other overdraft protection services in addition to Overdraft Privilege such as a link to another account of yours with us. If you apply and are approved for this optional service, you may save money on the total fees you pay us for overdraft protection services.

Overdrafts should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these expenses. **If at any time you feel you need help with your financial obligations, please contact your local branch or call us toll-free at (844) 772-4258 to discuss your options.**

Protect What Matters Most

Citizens Alliance Agency is here to help you protect what matters.

As part of the Citizens Alliance family, our insurance agency continues to provide the same trusted local service you count on.

INSURANCE SOLUTIONS FOR YOU



HOME

Protect your home and belongings.



AUTO

Coverage for the road ahead.



LIFE

Peace of mind for you and your loved ones.



FARM, CROP & MORE

Protection for your farm and livelihood.

LET'S REVIEW YOUR COVERAGE

Life changes, and so do your insurance needs. Contact us today for a no-obligation review to make sure you have the right coverage at the right price.



(833) 586-9779

Citizens Alliance Agency, Inc. is an affiliate of Citizens Alliance Bank. Products offered through Citizens Alliance Agency, Inc. are: NOT A DEPOSIT | NOT FDIC INSURED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | NOT GUARANTEED BY THE BANK OR AN AFFILIATE OF THE BANK | MAY GO DOWN IN VALUE (If Applicable)



CONSENT FORM FOR OVERDRAFT SERVICES

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 can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or line of credit, which may be less expensive than our standard 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, in-person withdrawals, ACH transactions, pre-authorized automatic transfers
- Automatic bill payments, internet banking transfers, telephone banking transactions
- Recurring debit card transactions

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 Citizens Alliance Bank pays my overdraft?

Under our standard overdraft practices:

- For each overdraft item, we will charge the standard per item Overdraft/NSF Fee set forth in our fee schedule (currently \$35.00)
- There is no limit on the total fees we can charge you for overdrawing your account.
- There is a business day combined maximum of four (4) Overdraft/NSF Fees that we can assess your account.
- The Bank does not charge a checking account participating in the Overdraft Privilege Program an Overdraft/NSF Fee for transactions that overdraw an account by an aggregate amount of \$20.00 or less.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 844-772-4258, or complete the form below and present it at a branch or mail it to: 55 First Street Northwest, PO Box 430, Clara City, MN 56222.

____ I want Citizens Alliance Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Signature: _____ Account Number(s): _____

www.citizensalliancebank.com



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ACH ORIGINATION SERVICES

Customers that are currently using First Security Bank's ACH Services for processing direct deposit and/or direct payment (ACH) transactions will be transitioned to Citizens Alliance Bank's Digital Banking ACH Origination Service.

Beginning at 12:00 PM (noon) CT on Friday, August 21, ACH processing will be unavailable through Online Banking. To avoid delays, we would encourage you to submit any required ACH files or transactions using your current processing method before 12:00 PM CT.

NEXT STEPS

A Citizens Alliance Bank representative will be contacting you in the coming months to schedule a meeting to discuss your transition after August 24. This meeting will help determine the best timeframe for your move to the new Digital Banking system and ensure that your processing schedules continue without interruption.

During your scheduled meeting, a member of our Cash Management Department will:

- Walk you through the setup for using Citizens Alliance Bank's ACH Service within Digital Banking.
- Guide you through how to create and submit your ACH transactions using the new system.

Once you are fully set up, all ACH activity will be submitted through the Digital Banking ACH Service. Our Cash Management Department will remain available to support you and answer any questions.

ACH SERVICE FEATURES

The ACH Service within Digital Banking offers several enhanced capabilities, including:

- ACH file upload capabilities - submit direct deposit or direct payment files with a comma delimited (Excel) or a text formatted ACH (Nacha) file.
- Ability to create and edit ACH templates for one-time or recurring transactions.
- Same Day ACH processing availability for files submitted prior to 2:00 PM CT.
- Access the ACH Service from your desktop and mobile device.
- Enhanced user setup and permissions – manage multi-level access, copy user permissions for faster setup, and set processing limits and account access by user.
- Multi-Factor Authentication provides increased security by verifying your identity during login and ACH approval through notification to any cell phone or land line you designate.
- Ability to view and print reports of historical and scheduled ACH batches.

We are excited about the opportunity to work with you and assist with your ACH processing needs. For any questions before your scheduled meeting, please contact your local branch or the Cash Management Department directly at (320) 847-1597.

CASH MANAGEMENT SERVICES

Citizens Alliance Bank offers a variety of industry-leading services to assist your business with building efficiencies in your daily processes, moving money securely and timely, and assist in monitoring your accounts against potentially fraudulent activity.

If you have any interest or questions regarding the available services, please contact your local bank representative or the Cash Management Department for assistance.

ACH ORIGATION

- Common Uses
 - Payroll
 - Pulling Customer Payments (Rent, Monthly Dues)
 - Vendor Payments (Invoices & Accounts Payable Disbursements)
- Upload a File or Manually Enter Recipient Information
- Create ACH File Templates
- Access to Submit ACH Files 24/7*
- Same Day Processing Capabilities
- Dual Control Permissions Available
- Direct Customer Service Support
- Available Only in Digital Banking
- Multi-Factor Authentication
- Setup E-mail or Text Alerts
- View/Print ACH Reports

*Bank only processes ACH files during normal business hours.

REMOTE DEPOSIT CAPTURE

- Deposit Checks from your Business Location(s)
- Access to Submit Check Deposits 24/7*
- Setup Multiple Accounts and Scanning Locations
- Access to Deposited Images and Various Reports
- Available in Digital Banking or a Direct Access Website
- Direct Customer Service Support
- Single-Feed and Multi-Feed Scanners Available
- Dual Control Permissions Available

*Bank only processes remote deposits during normal business hours.

ACCOUNT SWEEPS

- Transfer Funds Automatically Between One or More Related Accounts and a Designated Primary Account
- Request Specific Target Balances
- Sweeps Process Automatically at the End of Each Business Day
- Bank Setup Required; Not Available in Digital Banking
- Common Uses
 - Payroll/Operating Account Funding
 - Overdraft Protection
 - Increasing Interest Income
 - Managing Balances on Applicable Lines of Credit

WIRE TRANSFERS

- Create and Maintain Wire Templates
- Wire Options Available
 - Domestic (Within the US)
 - International in US Dollars
 - Foreign Currency*
- Access to Submit Wire Transfers 24/7**
- Dual Control Permissions Available
- Direct Customer Service Support
- Available in Digital Banking
- Multi-Factor Authentication
- Setup E-mail or Text Alerts
- View/Print Wire Confirmations

*Foreign currency options may be limited.

**Bank only processes wire transfers during normal business hours.

POSITIVE PAY

- Check Fraud Detection Service
- Upload File of Issued Checks or Individual Checks as Needed
- Review Daily Exceptions
- Direct Customer Service Support
- Request Specific Dollar and Check Range Parameters
 - Dollar Amount Threshold
 - Check Number Range
 - Payee Matching (for printed checks only)
- Available Only in Digital Banking
- Setup E-mail or Text Alerts

MERCHANT CARD SERVICES

- Partnered with FiNet to Offer Various Card Processing Options
 - Mobile Payment Solutions
 - Point-Of-Sale Solutions
 - Terminal Solutions
 - Online Payment Solutions
 - Gift/Loyalty Cards

GET IN TOUCH WITH US DIRECTLY

(320) 847-1597

cashmanagement@citizensalliancebank.com

CREDIT CARDS

Citizens Alliance Bank offers Visa® Credit Cards for both consumers and businesses. Choosing a credit card instead of a debit card can help protect your checking account from fraud. **To apply, visit your local branch starting Monday, August 24.**

CONSUMER CARDS

Consumer Cards can have up to four cardholders on the account, including authorized users.

- Minors are not eligible to apply for a credit card, but they can be an authorized user on the account of a parent or guardian.
- Consumer applications require current photo identification for all applicants and income verification (e.g., paystubs, tax return, or similar documents) for all applicants financially responsible for the account.

BUSINESS CARDS

Business accounts can have multiple authorized users. Each authorized user has their own card with a separate card number.

- Minors are not eligible to be authorized users for business accounts.
- Business applications require current photo identification for applicants and authorized users. Business financial records must be provided to determine credit worthiness.
- Business accounts can add or remove authorized users as needed.

CARD FEATURES & FUNCTIONALITY

Our credit card offers a wide range of features and benefits to enhance your purchasing power and convenience. Here are some key highlights:

- GLOBAL ACCEPTANCE** → Accepted at millions of locations worldwide, providing the freedom to make purchases anywhere.
- CONTACTLESS PAYMENTS** → Enjoy the convenience and security of contactless payments by simply tapping your card on a contactless-enabled terminal.
- EMV CHIP TECHNOLOGY** → Equipped with EMV chip technology for added security with in-person transactions.
- DIGITAL BANKING** → Access your credit card account online through our secure banking portal (mycardstatement.com) or by logging into your Citizens Alliance Bank Digital Banking. Monitor your balance, view transactions, make payments, and manage your account from anywhere.
- BALANCE TRANSFERS** → Transfer balances from your other credit cards to your Citizens Alliance Bank Visa® Credit Card to consolidate debt and potentially save on interest charges.
- TRAVEL BENEFITS** → Enjoy travel benefits such as travel accident insurance, emergency card replacement, and 24/7 global customer assistance services for travel-related expenses.
- VISA® ZERO LIABILITY POLICY** → Use your credit card for purchases with protection from unauthorized use. With the Visa® Zero Liability policy, your liability for unauthorized transactions is \$0.00.

SCORECARD REWARDS PROGRAM

As a cardholder, you are automatically enrolled in our exclusive ScoreCard Rewards program, or you may opt-in to our Cash Back option. Every time you use your credit card for purchases you earn valuable reward points that can be redeemed for a wide range of exciting merchandise, travel, gift cards, and more. Accumulate points and explore the catalog of rewards available to you. **To learn more about the ScoreCard Rewards program and track your points, please visit scorecardrewards.com, Citizens Alliance Bank Digital Banking, contact your local branch, or call us toll-free at (844) 772-4258.**

Visa's® Zero Liability policy does not apply to certain commercial cards and anonymous prepaid card transactions or transactions not processed by Visa®. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details. Financial institutions may exclude from the Zero Liability policy a transaction made by a person authorized to transact business on the account and/or a transaction made by a cardholder that exceeds the authority given by the account owner.

CONSUMER CREDIT CARD



BUSINESS CREDIT CARD



CREDIT CARDS

SCAN HERE FOR
CARD OPTIONS



ACCOUNT PRODUCT SUMMARY CONSUMER ACCOUNTS

CONSUMER

SIMPLE CONSUMER CHECKING

CONSUMER INTEREST CHECKING

CONSUMER PREMIER CHECKING

REQUIREMENTS

Tax Identification	SSN	SSN	SSN
Minimum to Open	\$50.00	\$1,500.00	\$25,000.00
MINIMUM BALANCE FEE	None	\$7.50 Per Month*	\$7.50 Per Month*
INTEREST	None	Variable/Tiered**	Variable/Tiered**

ACCOUNT FEATURES

Eligible for Perks	Senior Perks or Youth Perks	Senior Perks	Senior Perks
Statement Cycle	Monthly: 7th	Monthly: 21st	Monthly: 21st

*Fee avoided if the \$1,500.00 daily balance is maintained
 **Interest is paid on the average daily balance during the statement cycle
 ***You must maintain a minimum average daily balance of \$1,500.00 to obtain the disclosed annual percentage yield

*Fee avoided if the \$25,000.00 daily balance is maintained
 **Interest is paid on the average daily balance during the statement cycle
 ***You must maintain a minimum average daily balance of \$25,000.00 to obtain the disclosed annual percentage yield

CONSUMER ADVANTAGE CHECKING

SIMPLE SAVINGS

MONEY MARKET SAVINGS

REQUIREMENTS

Tax Identification	SSN	SSN	SSN
Minimum to Open	\$50.00	\$50.00	\$5,000.00
MINIMUM BALANCE FEE	None	\$7.50 Per Quarter*	\$7.50 Per Month*
INTEREST	Variable/Tiered*	Variable/Tiered**	Variable/Tiered**

ACCOUNT FEATURES

Eligible for Perks	N/A	Senior Perks or Youth Perks	Senior Perks
Statement Cycle	Monthly: Last Day	Quarterly: Last Day	Monthly: 15th

*Interest is paid on the daily balance throughout the statement cycle.
 **You must maintain a minimum daily balance of \$0.01 and meet the three eligibility requirements to obtain the disclosed annual percentage yield. The daily balance is calculated by the principal in the account each day.

*Fee avoided if the \$50.00 daily balance is maintained
 **Interest is paid on the average daily balance during the statement cycle
 ***You must maintain a minimum average daily balance of \$50.00 to obtain the disclosed annual percentage yield

*Fee avoided if the \$5,000.00 daily balance is maintained
 **Interest is paid on the average daily balance during the statement cycle
 ***You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield

PREMIER MONEY MARKET SAVINGS

HIGH YIELD MONEY MARKET SAVINGS

HEALTH SAVINGS ACCOUNT

REQUIREMENTS

Tax Identification	SSN	SSN	SSN
Minimum to Open	\$25,000.00	\$100,000.00*	None
MINIMUM BALANCE FEE	\$7.50 Per Month*	\$7.50 Per Month**	None
INTEREST	Variable/Tiered**	Variable/Tiered***	Variable*

ACCOUNT FEATURES

Eligible for Perks	Senior Perks	Senior Perks	N/A
Statement Cycle	Monthly: 15th	Monthly: 15th	Monthly: Last Day

*Fee avoided if the \$25,000.00 daily balance is maintained
 **Interest is paid on the average daily balance during the statement cycle
 ***You must maintain a minimum average daily balance of \$25,000.00 to obtain the disclosed annual percentage yield

*Available with \$100,000.00 not already on deposit
 **Fee avoided if the \$100,000.00 daily balance is maintained
 ***Interest is paid on the average daily balance during the statement cycle
 ****You must maintain a minimum average daily balance of \$100,000.00 to obtain the disclosed annual percentage yield

*Interest is paid on the average daily balance during the statement cycle

Youth Perks include no minimum daily balance required, \$2.50 will be deposited annually on the youth's birthday, waived paper statement fee, waived images with statement fee, and waived dormant account fee. You must be between the ages of 0 to 17 to be eligible for Youth Perks. Eligible for deposit of \$25.00 on 18th birthday.

Senior Perks include free standard checks, waived paper statement fee, waived images with statement fee, free official checks, waived stop payment fee, free photocopies, and free faxes. You must be 60 years of age or older to be eligible for Senior Perks.

Effective: April 2025

Member FDIC | Equal Housing Lender

ACCOUNT PRODUCT SUMMARY BUSINESS ACCOUNTS

BUSINESS

	SIMPLE BUSINESS CHECKING	SIMPLE NON-PROFIT CHECKING	ACCOUNT ANALYSIS CHECKING
REQUIREMENTS			
Tax Identification	EIN	EIN or Tax Exemption Letter	EIN
Minimum to Open	\$100.00	\$100.00	None
MINIMUM BALANCE FEE	\$7.50 Per Month*	None	Earnings Credit Offsets*
ACCOUNT ACTIVITY FEES			
Activity Fee	First 500 Debits Free**	N/A	Earnings Credit Offsets*
Deposited Item Fee	N/A	N/A	Earnings Credit Offsets*
ACCOUNT FEATURES			
Statement Cycle	Monthly: Last Day	Monthly: Last Day*	Monthly: Last Day
*Fee avoided if the \$100.00 daily balance is maintained **\$0.25 per item exceeding number of free items *Account is eligible for waived paper statement fee and waived images with statement fee *Each month, earnings credit will be applied to offset certain account activity charges *Earnings credits is based on the average collected balance multiplied by the earnings credit rate determined by the Bank			

	BUSINESS INTEREST CHECKING	BUSINESS SIMPLE SAVINGS	MONEY MARKET SAVINGS
REQUIREMENTS			
Tax Identification	EIN	EIN	EIN
Minimum to Open	\$100.00	\$50.00	\$5,000.00
MINIMUM BALANCE FEE	\$7.50 Per Month*	\$7.50 Per Quarter*	\$7.50 Per Month*
ACCOUNT ACTIVITY FEES			
Activity Fee	First 500 Debits Free**		
INTEREST	Variable/Tiered***	Variable/Tiered**	Variable/Tiered**
ACCOUNT FEATURES			
Statement Cycle	Monthly: Last Day	Quarterly: Last Day	Monthly: 15th
*Fee avoided if the \$100.00 daily balance is maintained **\$0.25 per item exceeding number of free items ***Interest is paid on the average daily balance during the statement cycle ***You must maintain a minimum average daily balance of \$100.00 to obtain the disclosed annual percentage yield *Fee avoided if the \$50.00 daily balance is maintained **Interest is paid on the average daily balance during the statement cycle ***You must maintain a minimum average daily balance of \$50.00 to obtain the disclosed annual percentage yield *Fee avoided if the \$5,000.00 daily balance is maintained **Interest is paid on the average daily balance during the statement cycle ***You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield			

	PREMIER MONEY MARKET SAVINGS	HIGH YIELD MONEY MARKET SAVINGS
REQUIREMENTS		
Tax Identification	EIN	EIN
Minimum to Open	\$25,000.00	\$100,000.00*
MINIMUM BALANCE FEE	\$7.50 Per Month*	\$7.50 Per Month**
INTEREST	Variable/Tiered**	Variable/Tiered***
ACCOUNT FEATURES		
Statement Cycle	Monthly: 15th	Monthly: 15th
*Fee avoided if the \$25,000.00 daily balance is maintained **Interest is paid on the average daily balance during the statement cycle ***You must maintain a minimum average daily balance of \$25,000.00 to obtain the disclosed annual percentage yield *Available with \$100,000.00 not already on deposit **Fee avoided if the \$100,000.00 daily balance is maintained ***Interest is paid on the average daily balance during the statement cycle ***You must maintain a minimum average daily balance of \$100,000.00 to obtain the disclosed annual percentage yield		

Effective: April 2025

Member FDIC | Equal Housing Lender



RATE CHART - MN

June 2, 2026

This Rate Chart contains information about Interest Rates and Annual Percentage Yields (APY) for interest bearing deposit products we offer.

Account Product Name	Interest Rate	APY	Minimum Opening Deposit	Minimum Balance To Obtain APY
Variable Individual Retirement Account (IRA) ^b	3.70%	3.75%	\$500.00	\$500.00 ^c
12 Month Fixed Individual Retirement Account (IRA) ^b	3.94%	4.00%	\$500.00	\$500.00 ^c
Certificate of Deposit (CD)^a				
3 Month ^a	3.59%	3.65%	\$500.00	\$500.00 ^c
6 Month ^a	0.95%	0.95%	\$500.00	\$500.00 ^c
12 Month ^a	1.49%	1.50%	\$500.00	\$500.00 ^c
18 Month ^a	1.54%	1.55%	\$500.00	\$500.00 ^c
2 Year ^a	1.69%	1.70%	\$500.00	\$500.00 ^c
3 Year ^a	1.88%	1.90%	\$500.00	\$500.00 ^c
4 Year ^a	1.98%	2.00%	\$500.00	\$500.00 ^c
5 Year ^a	2.32%	2.34%	\$500.00	\$500.00 ^c
Special Rates - Certificate of Deposit (CD)^a				
15 Month Special	3.69%	3.75%	\$500.00	\$500.00 ^c
Health Savings Account (HSA) ^b	0.55%	0.55%	-	-
Simple Savings ^b			\$50.00	\$50.00 ^c
Balances From-To:				
\$0.01-\$49.99	0.00%	0.00%		
\$50.00-\$24,999.99	0.50%	0.50%		
\$25,000.00-\$99,999.99	0.55%	0.55%		
\$100,000.00 +	0.60%	0.60%		
Money Market Savings ^b			\$5,000.00	\$5,000.00 ^c
Balances From-To:				
\$0.01-\$4,999.99	0.00%	0.00%		
\$5,000.00-\$24,999.99	0.55%	0.55%		
\$25,000.00-\$99,999.99	0.60%	0.60%		
\$100,000.00-\$249,999.99	0.65%	0.65%		
\$250,000.00 +	0.70%	0.70%		
Premier Money Market Savings ^b			\$25,000.00	\$25,000.00 ^c
Balances From-To:				
\$0.01-\$24,999.99	0.00%	0.00%		
\$25,000.00-\$99,999.99	0.65%	0.65%		
\$100,000.00-\$249,999.99	0.70%	0.70%		
\$250,000.00 +	0.75%	0.75%		

(Over)

Member FDIC | Equal Housing Lender

Account Product Name	Interest Rate	APY	Minimum Opening Deposit	Minimum Balance To Obtain APY
High Yield Money Market Savings Account^b			\$100,000.00	\$100,000.00 ^b
Balances From-To:				
\$100,000.00 - \$249,999.99	2.67%	2.70%		
\$250,000.00 - \$499,999.99	2.86%	2.90%		
\$500,000.00 - \$999,999.99	3.06%	3.10%		
\$1,000,000.00 - \$2,499,999.99	3.20%	3.25%		
\$2,500,000.00 +	3.40%	3.45%		
Consumer Interest Checking^b			\$1,500.00	\$1,500.00 ^c
Balances From-To:				
\$.01-\$1,499.99	0.00%	0.00%		
\$1,500.00-\$24,999.99	0.10%	0.10%		
\$25,000.00-\$99,999.99	0.11%	0.11%		
\$100,000.00-\$249,999.99	0.12%	0.12%		
\$250,000.00 +	0.14%	0.14%		
Consumer Advantage Checking^b			\$50.00	-
Balances From-To:				
\$.01-\$10,000.00	3.93%	4.00%		
\$10,000.01 +	0.50%	0.50%		
Consumer Premier Checking^b			\$25,000.00	\$25,000.00 ^c
Balances From-To:				
\$.01-\$24,999.99	0.00%	0.00%		
\$25,000.00-\$99,999.99	0.14%	0.14%		
\$100,000.00-\$249,999.99	0.15%	0.15%		
\$250,000.00 +	0.18%	0.18%		
Business Interest Checking^b			\$100.00	\$100.00 ^c
Balances From-To:				
\$.01-\$24,999.99	0.10%	0.10%		
\$25,000.00-\$99,999.99	0.11%	0.11%		
\$100,000.00-\$249,999.99	0.12%	0.12%		
\$250,000.00 +	0.14%	0.14%		

a) A penalty will be imposed for early withdrawal.

b) The Interest Rate and Annual Percentage Yield may change after account opening.

c) Daily balance; the amount of the principal in the account each day.

Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of June 2, 2026.

All rates are subject to change by Bank Management.

For current rate information call (844) 772-4258.

**ACCOUNT RELATED FEES**

Account Reconciliation	\$30.00/Hour
Account Research Fee	\$30.00/Hour
Annual Fee <i>Ready Reserve</i>	\$35.00/Annual
Closed Account Fee <i>Within 90 Days of Opening</i>	\$25.00
Debit Card Replacement	\$10.00/Card
Dormant Account Fee <i>For Deposit Accounts Except Savings and Time Deposits After 18 Months of Inactivity</i>	\$5.00/Month
Dormant Account Fee <i>For Savings Account After 18 Months of Inactivity</i>	\$5.00/Quarter
Fee at Foreign ATM <i>CAB Cardholder Withdrawals at Foreign ATMs CAB Cardholder Balance Inquiries at Foreign ATMs</i>	\$1.00
Images with Statement Fee	\$2.50/Statement
Official Checks	\$2.00/Item
Overdraft/NSF Fee <i>Overdrafts May Be Created by Check, In-Person Withdrawal, ATM Withdrawal, or Other Electronic Means You May Be Charged a Fee Each Time an Item Is Presented, and Items May Be Presented More Than One Time</i>	\$35.00/Item
Overdraft Transfer Fee <i>From Checking or Savings Account</i>	\$5.00/Transfer
Paper Statement Fee	\$5.00/Statement
Return Deposit Item Fee	\$5.00/Item
Special Statement Fee	\$5.00/Statement
Stop Payment Fee <i>If Contacted via In-Person or by Phone</i>	Varies \$30.00
<i>If Contacted Through Digital Banking</i>	\$15.00
Unclaimed Property Fee	\$100.00

FEE SCHEDULE**BILL PAY FEES**

Bill Pay Fee <i>After 6 Months of Inactivity</i>	\$5.00/Month
Bill Pay Next Business Day Rush Check Payment <i>Overnight</i>	\$34.95
Bill Pay Second-Day Electronic Delivery <i>Economy</i>	\$6.95
Bill Pay Second-Day Rush Check Payment	\$29.95

SAFE DEPOSIT BOX FEES

Safe Deposit Box Drilling <i>Fee Determined by Locksmith</i>	Varies
Safe Deposit Box Rent	X-Small \$20.00 Small \$25.00 Medium \$35.00 Large \$55.00 X-Large \$110.00 XX-Large \$120.00 XXX-Large \$135.00
Safe Deposit Box Replacement Key Fee	\$25.00

OTHER SERVICE FEES

Deposit Verification Fee	\$15.00
Faxes – Incoming	\$0.75/Page
Faxes – Outgoing	\$0.75/Page
Foreign Check Process	Fees May Vary
Foreign Currency Fee	\$10.00 + Charges
Image Request Fee	\$2.50/Item
Levy or Garnishment Fee	\$100.00
Lost Document Fee	\$20.00
Notary Fee Non-Customers	\$1.00
Photocopy Fee	\$0.25/Page
Visa Access Card Purchase	\$5.00/Card
Visa Access Card Reload	\$4.95/Card
Visa Business Incentive Card Purchase	\$5.00/Card
Visa Gift Card Purchase	\$5.00/Card
Wire In Fee	Varies
<i>Domestic – Within the 50 States</i>	\$12.50/Item
<i>International Addresses, Including U.S. Territories</i>	\$30.00/Item
Wire Out Fee	Varies
<i>Domestic – Within the 50 States</i>	\$25.00/Item
<i>International Addresses, Including U.S. Territories</i>	\$60.00/Item

This disclosure contains information about terms and fees for some of the accounts we offer. Fees may vary based on the type of account.

Effective May 18, 2026
Bank 604

TERMS AND CONDITIONS OF YOUR CONSUMER ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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 of Minnesota 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. "Party" means a person who, by the terms of the account, has a present right, subject to request, to payment from a multiple-party account other than as an agent. A P.O.D. payee is a party only after the account becomes payable by reason of the payee surviving the original party. Unless the context otherwise requires, it includes a guardian, conservator, personal representative, or assignee, including an attaching creditor, of a party. It also includes a person identified as a trustee (of a trust created by a separate agreement) of an account for another whether or not a beneficiary is named, but it does not include any named beneficiary unless the beneficiary has a present right of withdrawal.

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 endorsement or lack of endorsement 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 endorsement, 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 endorser to verify or guarantee their endorsements, or endorse 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 endorse 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.

If you use our Overdraft Privilege Program and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough

money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

For terms and conditions related to our Overdraft Privilege Program, please refer to our Overdraft Privilege Service Policy. The Bank does not charge a checking account an Overdraft/NSF Fee for transactions that overdraw an account by an aggregate amount of \$20.00 or less. We will not charge you more than 4 Overdraft/NSF Fees per day.

Non-sufficient 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 available 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 available 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.

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 items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Note that items may not be processed in the order they are received.

Our policy is to process force post first, by dollar amount - smallest to largest on the day they are processed. We process ATM transactions second, by dollar amount - smallest to largest on the day they are processed. We process fees third, by dollar amount - smallest to largest on the day they are processed. We process priority post fourth, by dollar amount - smallest to largest on the day they are processed. We process checks, withdrawals and ACH fifth, by dollar amount - smallest to largest on the day they are processed.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, 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. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

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 the surviving party or parties.

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.

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

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

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us.) 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 it is not confirmed in writing or by another type of record 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. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

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

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

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

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

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

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

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

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

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) or 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 60 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 60-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 endorsements 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 60 days. Failure to examine your statement and items and report any errors to us within 60 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.

AGENCY (POWER OF ATTORNEY) DESIGNATION - Agents may make account transactions on behalf of the parties, but have no ownership or rights at death unless named as Pay-on-Death beneficiaries. Owners do not give up any rights to act on the account, and the agent 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 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.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement 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 endorsement.

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

CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed 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

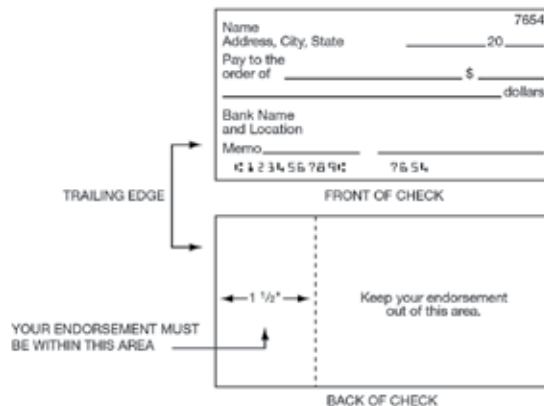
inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and 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.

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

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements 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 endorsement information within 1 1/2" of that edge.



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

These endorsement 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.

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

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

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

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

ACCOUNT ORGANIZATION - This Account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

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 per day at (888) 847-3999 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
- transfer funds from savings to savings
- 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 last six deposits to checking accounts
 - the last six withdrawals from checking accounts
 - the account balance of savings account(s)
 - the last six deposits to savings accounts
 - the last six withdrawals from savings accounts
 - determine if a particular check(s) has cleared your account

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

- get cash withdrawals from checking account(s) with a debit card
- make deposits to checking accounts with debit card
 - you may withdraw no more than \$300.00 per day
- 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 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 - dollar limitations - Using your card:

- you may not exceed \$1,000.00 in transactions per day

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 (844) 772-4258 or mail us notice of your intention to opt out at 55 1st Street NW, PO Box 430, Clara City, MN 56222. You must include your name, address, last four digits of your card number, and signature. 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.

External ACH Transfers - ACH transfers that are manually created by us may not exceed \$1,000.00 per transfer.

Digital Banking Transfers - types of transfers and dollar limitations - You may access your account(s) by computer using your user identification, password, and multifactor authentication, 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
- make payments from checking to loan account(s) with us

- make payments from checking to third parties (BillPay-Company)
 - you may transfer no more than \$10,000.00 per transaction, \$20,000.00 per day, \$250,000.00 per month
- make payments from checking to third parties (BillPay-Individual)
 - you may transfer no more than \$1,000.00 per transaction, \$2,000.00 per day
- Person to Person transactions (P2P):
 - you may transfer no more than \$300.00 per transaction, \$600.00 per day
- External Transfers:
 - you may transfer no more than \$1,000.00 per transaction, \$2,000.00 per day
- 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)
- obtain a copy of statements, view check images, receive account alerts, ATM branch locator, and BudgetXpress

Mobile Banking Transfers - types of transfers and dollar limitations - You may access your account(s) by downloading our mobile banking app and using your user identification, password, and multifactor authentication, 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
- make payments from checking to loan account(s) with us
- make payments from checking to third parties (BillPay-Company)
 - you may transfer no more than \$10,000.00 per transaction, \$20,000.00 per day, \$250,000.00 per month
- make payments from checking to third parties (BillPay-Individual)
 - you may transfer no more than \$1,000.00 per transaction, \$2,000.00 per day
- Person to Person transactions (P2P):
 - you may transfer no more than \$300.00 per transaction, \$600.00 per day
- External Transfers:
 - you may transfer no more than \$1,000.00 per transaction, \$2,000.00 per day
- 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)
- obtain a copy of statements, view check images, receive account alerts, ATM branch locator, and BudgetXpress
- make mobile deposits
 - you may deposit no more than \$10,000.00 per day

FedNow Transfers. You may access your account(s) by computer or web-enabled cell phone (or other device) using your identification, password and multifactor authentication to send instant payments through the FedNow Service. The FedNow Service is the funds-transfer system owned and operated by the Federal Reserve Banks to support instant payments.

- You may use this service to transfer funds within the United States to any other eligible account held by a financial institution that accepts payments through the service.
- Transfers are limited to no more than \$1,000.00 per transaction.

FedNow Service Disclosure

Service Description - The FedNow Service is an instant payment service that allows you to send and receive payments in real-time,

24/7. This service is designed to provide immediate access to funds, enhancing your banking experience.

Fees - There are no fees for sending or receiving payments through the FedNow Service.

Transaction Limits - You can send up to \$300.00 per transaction, \$600.00 per day.

Security Measures - We employ advanced security measures to protect your transactions, including multi-factor authentication.

Customer Responsibility - You are responsible for ensuring the accuracy of the payment information you provide. Please double-check the recipient's details before confirming a transaction.

Contact Information - For assistance with FedNow transactions, please contact us at (844) 772-4258.

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.

Termination -

- You may terminate the electronic fund transfer agreement by written notice to us.
- We may terminate the electronic fund transfer agreement by written notice to you.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from 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 \$15.00 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 (844) 772-4258 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.

You will get a quarterly account statement from us for your savings accounts, if the only possible electronic transfers to or from the account are preauthorized credits.

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:

Submit through Digital Banking, 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.

We will charge you \$30.00 for each stop-payment order you give verbally or in writing.

We will charge you \$15.00 for each stop-payment order you give via Digital Banking.

- 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:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- 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:

- where it is necessary for completing transfers; or
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- in order to comply with government agency or court orders; or
- as explained in the separate Privacy Notice.

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 of the money in your account (plus your maximum overdraft line of credit). We will be liable for all unauthorized transfers unless the unauthorized transfer was due to the loss or theft of your card and/or code. If due to the loss or theft of your card and/or code, and you notify us within 60 days of when the unauthorized transfer appears on the statement you can lose no more than \$50.00 if someone used your card and/or code without permission.

If you do **NOT** notify us within 60 days after the unauthorized transfer appears on your statement, and we prove that we could have stopped someone from using your card and/or code without your permission if you had told us within 2 days of when you discover the loss or theft of your card and/or code, you could lose as much as \$500.00 for unauthorized transfers that appear on the statement.

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 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® 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® 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.

RIGHT TO BRING CIVIL ACTION

You may bring a civil action against any person violating any provision of Minnesota Statutes § 47.69 (governing consumer privacy and unauthorized withdrawals).

If you prevail in such an action, you may recover the greater of your actual damages or \$500.00. You may also be entitled to recover punitive damages, your court costs and reasonable attorney's fees.

TIME NEEDED TO COMPLETE TERMINAL TRANSACTIONS

- Withdrawals made at a terminal will normally be completed and charged to your account same day.

POINT-OF-SALE TRANSACTIONS

Payment for goods or services made in this manner shall not affect any of the rights, protections, or liabilities in existing law concerning a cash or credit sale made by means other than through the use of a terminal.

You cannot reverse a point-of-sale transaction.

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® 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® 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.

CITIZENS ALLIANCE BANK

OPERATIONS SUPPORT

55 1ST STREET NW, PO BOX 430
CLARA CITY, MN 56222

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: (844) 772-4258

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds 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 6:00 PM CT 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 6:00 PM CT or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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 same day we receive 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 \$275.00 of your deposits, however, will be available on the same day.

If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, 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 business 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 \$6,725.00 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 \$6,725.00 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 same day as 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 \$6,725.00 will be available on the ninth 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 \$6,725.00 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 ninth business day after the day of your deposit.

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 \$2,500.00 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:

Citizens Alliance Bank
 55 1st Street NW, PO Box 430
 Clara City, MN 56222
 (844) 772-4258

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, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

Youth Perks

This perk is offered only to consumers, as defined by Reg DD and the Bureau of Consumer Financial Protection: a natural person or persons who hold an account primarily for personal, family, or household purposes, includes joint, personal trusts, or accounts held under Uniform Gifts to Minors Act. Consumer does not include sole proprietors, partnerships, or a natural person who operates an account for another entity or organization.

To be eligible for Youth Perks, you must be between the ages of 0 to 17. Youth Perk benefits include, no minimum daily balance required, \$2.50 will be deposited annually on the youth's birthday, waived Paper Statement Fee, waived Images with Statement Fee, and waived Dormant Account Fee.

Senior Perks

This perk is offered only to consumers, as defined by Reg DD and the Bureau of Consumer Financial Protection: a natural person or persons who hold an account primarily for personal, family, or household purposes, includes joint, personal trusts, or accounts held under Uniform Gifts to Minors Act. Consumer does not include sole proprietors, partnerships, or a natural person who operates an account for another entity or organization.

To be eligible for Senior Perks, you must be 60 years of age or older. Senior Perk benefits include, free standard checks, waived Paper Statement Fee, waived Images with Statement Fee, free Official Checks, waived Stop Payment Fee, free photocopies, and free faxes.

TERMS AND CONDITIONS OF YOUR BUSINESS ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

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 of Minnesota 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.

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 endorsement or lack of endorsement 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 endorsement, 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 endorser to verify or guarantee their endorsements, or endorse 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 endorse 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 you 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.

If you use our Overdraft Privilege Program and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

For terms and conditions related to our Overdraft Privilege Program, please refer to our Overdraft Privilege Service Policy. The Bank does not charge a checking account an Overdraft/NSF Fee for transactions that overdraw an account by an aggregate amount of \$20.00 or less. We will not charge you more than 4 Overdraft/NSF Fees per day.

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 available 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 available 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.

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 items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of

the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Note that items may not be processed in the order they are received.

Our policy is to process force post first, by dollar amount - smallest to largest on the day they are processed. We process ATM transactions second, by dollar amount - smallest to largest on the day they are processed. We process fees third, by dollar amount - smallest to largest on the day they are processed. We process priority post fourth, by dollar amount - smallest to largest on the day they are processed. We process checks, withdrawals and ACH fifth, by dollar amount - smallest to largest on the day they are processed.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, 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. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

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

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

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us.) 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 it is not confirmed in writing or by another type of record 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. 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, 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.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) or 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 60 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 60-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 endorsements 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 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

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

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

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

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

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

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

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement 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 endorsement.

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

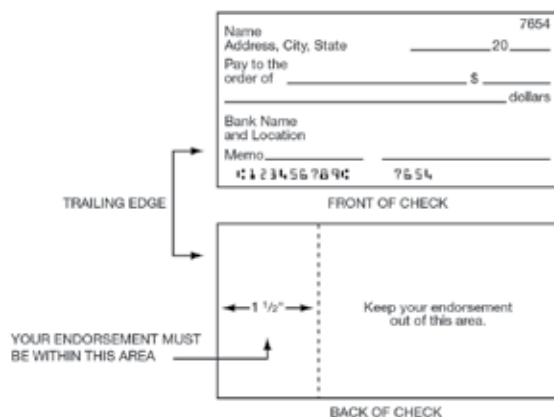
CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine 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 endorsements unless you notify us in writing that the check requires multiple endorsements. 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.

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

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements 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 endorsement information within 1 1/2" of that edge.



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

These endorsement guidelines apply to both personal and business checks.

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

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

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

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

ACCOUNT SECURITY

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

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone

unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FUNDS TRANSFERS - You agree that this section is governed by Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A) and the terms used in this section have the meaning given to them in UCC 4A. You also agree to be bound by all funds-transfer system rules, rules of the Board of Governors of the Federal Reserve System (Board) and their operating circulars, as appropriate. Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board, this section is subject to UCC 4A as adopted in the state in which you have your account with us. If any part of this section is determined to be unenforceable, the rest shall remain effective. This section controls funds transfers unless supplemented or amended in a separate record. Generally, this section will not apply to you if you are a consumer. For example, this section generally does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA). However, this section does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA. To the extent this section is not inconsistent with the EFTA, this section may also apply to a consumer electronic fund transfer sent through the FedNow system or through the Real Time Payments system (RTP) operated by The Clearing House. In addition, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. Unless otherwise required by the type of funds transfer you are initiating, you may transmit a payment order orally or in a record, but your order

cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

External ACH Transfers - ACH transfers that are manually created by us may not exceed \$1,000.00 per transfer.

Authorized account - An authorized account is a deposit account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Cancellation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you

the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within 60 days of our notice to you.

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.

ACCOUNT ORGANIZATION - This Account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds 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 6:00 pm CT 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 6:00 pm CT or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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 same day we receive 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 \$275.00 of your deposits, however, will be available on the same day.

If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, 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 business 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 \$6,725.00 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 \$6,725.00 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 same day as 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 \$6,725.00 will be available on the ninth 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 \$6,725.00 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 ninth business day after the day of your deposit.

FACTS

WHAT DOES CITIZENS ALLIANCE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial Institutions 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 and employment information
- Account balances and transaction or loss history
- Credit scores and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Citizens Alliance Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Alliance Bank 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

☐ Call (844) 772-4258

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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 (844) 772-4258 or go to www.citizensalliancebank.com

Page 2

Who we are

Who is providing this notice?

Citizens Alliance Bank

What we do

How does Citizens Alliance Bank 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 Citizens Alliance Bank collect my personal information?

We collect your personal information, for example, when you

- Provide account information or give us your contact information
- Make deposits or withdrawals from your accounts
- Use your debit or credit 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. See below for more on your rights under state law.

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 nonfinancial companies.

- Our affiliates include companies with Citizens Alliance name such as Citizens Alliance Agency.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Citizens Alliance Bank does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include companies that provide marketing services on our behalf and other financial institutions with which we have joint marketing agreements.

Other important information

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Do Not Call Policy: This Privacy Policy constitutes Citizens Alliance Bank's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Citizens Alliance Bank maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on the Citizens Alliance Bank Do Not Call list.

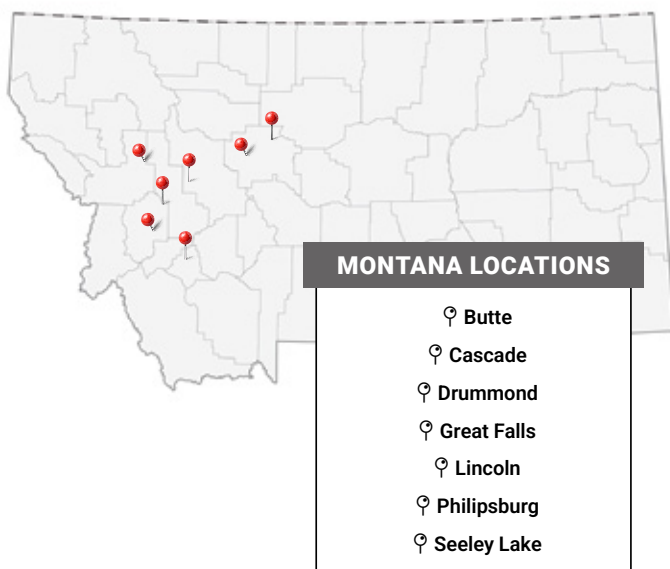
State Financial Privacy Laws: In order to comply with applicable laws and legal requirements, we may disclose information to government entities, self-regulatory organizations, or other third parties in response to court orders, subpoenas, government inquiries, or other mandatory legal processes.

Information We Collect: We collect information needed to provide and improve our services, process transactions, protect against fraud, and meet legal and regulatory requirements. The information we collect depends on how you interact with us. We may collect basic digital-usage details (such as IP address, device information, and pages visited) and information you provide through applications or other communications. Email and chat are not secure for sending sensitive information. Our Card Apps may collect geolocation information to help prevent fraudulent card use, but only if you authorize that collection. You may change your location permissions at any time through your device settings.

BRANCH LOCATIONS

THE PLACES WE SERVE ARE THE PLACES WE CALL HOME

New to Citizens Alliance Bank? Find your local branch and explore the communities we serve.



19

locations

2

states

230+

employees

FIND YOUR BRANCH

- ✓ Hours
- ✓ Directions
- ✓ Contact Information



Your local team isn't changing.

You'll continue working with the same people you know and trust, now backed by Citizens Alliance Bank.

THANK YOU

OUR TEAM IS HERE TO SUPPORT YOU EVERY STEP OF THE WAY!

We are honored to welcome you as a valued member of our banking family. This merger gives us a meaningful opportunity to reaffirm our dedication to you and to the communities we proudly serve. Our goal is to remain at the forefront of banking technology, ensuring you enjoy an exceptional banking experience every step of the way.

Your trust and support mean everything to us. We are fully dedicated to making this transition smooth, seamless, and beneficial for you. The future holds tremendous promise, and we look forward to building it with you as we continue creating a strong, vibrant community.

If you have questions about this Guide or the conversion process, please visit your local branch or call us toll free at (844) 772 4258 during normal business hours. Our team is always here to assist.

Please note that providing this notice to any one account owner serves as notice to all account owners. All statements, notices, and other communications related to your account are considered delivered once sent to the address we have on file.

Thank you for your continued support. We look forward to providing you with an exceptional banking experience.





We're here to help you every step of the way.



Customer Support: (844) 772-4258



CAB-0726

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