

BUSINESS CUSTOMER WELCOME GUIDE

Beaver Dam ■ Columbus
Fall River ■ Friesland
Janesville ■ Juneau ■ Lodi
Necedah ■ Rio ■ Sauk City



**Farmers & Merchants
Union Bank**

fmub.bank

Member
FDIC 
EQUAL HOUSING
LENDER

Table of Contents

Welcome to Farmers & Merchants Union Bank	2
FMUB Locations	3
Conversion Weekend: What You Need To Know	4
American Bank of Beaver Dam to FMUB Account Conversion	5
Features of FMUB Business Checking and Savings Accounts	6
FAQs: General Information	7
FAQs: Account Information	8
FMUB's Digital Business Banking Services	9 - 10
Other Products and Services	11
Getting Started After Conversion Weekend	12
Understanding Your NEW Accounts at Farmers & Merchants Union Bank	13 - 34
Privacy Notice	14 - 15
Terms and Conditions of Your Account	16 - 26
Your Ability to Withdraw Funds	27
Specific Account Details Disclosures	28 - 34
Business Analyzed Checking	28 - 29
Business Interest Checking	30 - 31
Business Money Market Checking	32 - 33
Business Savings	34

Welcome to Farmers & Merchants Union Bank

Our History

Farmers & Merchants Union Bank (FMUB), one of Wisconsin's oldest banks, was founded in 1861 in the back of a local dry goods store. In 1920, FMUB moved into a "Jewel Box" bank designed by renowned architect Louis Sullivan in downtown Columbus. The building—listed on the National Register of Historic Places since 1972—remains the bank's home today.

Throughout our history, we have grown beyond our original Columbus location to include an additional office in Columbus, along with offices in Fall River, Friesland, Janesville, Juneau, Lodi, Rio, and Sauk City. We are now proud to welcome Beaver Dam and Necedah to our bank family as well.

Our Mission and Values

At Farmers & Merchants Union Bank we believe in living our mission everyday:
Banking made simple through relationships, experience, and innovation.

B - Building relationships: We build relationships.

We demonstrate relationship building through the connections we have with our communities, customers, and team.

A - Attitude: We choose our attitude. We demonstrate this through our actions of accountability, integrity, and showing respect for others.

N - Never stop: We never stop. We demonstrate this through continual communication, innovation, and education.

K - Knowledge: We share knowledge. We demonstrate this through experience and training to provide the best solutions.

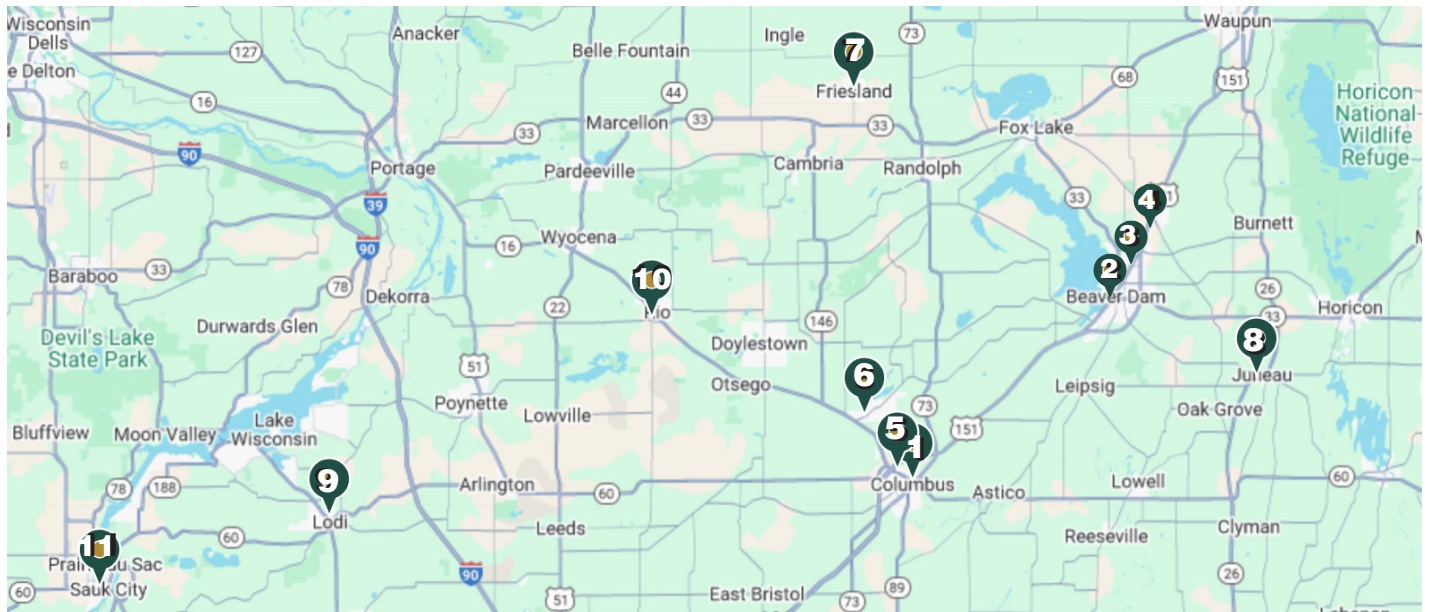


Our Commitment to Our Communities

In 2025, FMUB supported more than 160 organizations across the communities we serve, including visiting local schools for *Teach Children to Save Day* (above), clerking and cashiering youth livestock sales at local fairs (below, left), and supporting local food pantries (below, middle). In recognition of this commitment, FMUB was honored as Philanthropist Organization of the Year in 2024 by the Columbus Area Endowment (below, right).



FMUB Locations



1) Columbus Main Office

159 W James St., Columbus
(920) 623-4000

4) Beaver Dam - Walmart

120 Frances Ln., Beaver Dam
(920) 356-9300

7) Friesland

114 W Winnebago St., Friesland
(920) 348-5141

10) Rio

575 S Lowville Rd., Rio
(920) 992-6100

2) Beaver Dam - Front St.

115 Front St., Beaver Dam
(920) 885-2700

5) Columbus Branch

104 Industrial Dr., Columbus
(920) 623-7101

8) Juneau

198 S Western Ave., Juneau
(920) 386-2100

3) Beaver Dam - Spring St.

1519 N Spring St., Beaver Dam
(920) 885-2710

6) Fall River

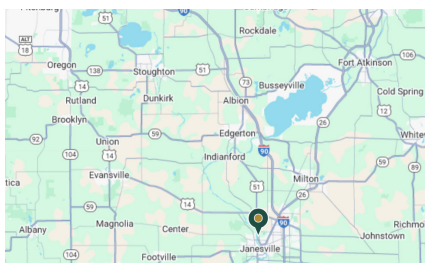
637 S Main St., Fall River
(920) 484-6505

9) Lodi

220 N Main St., Lodi
(608) 592-7788

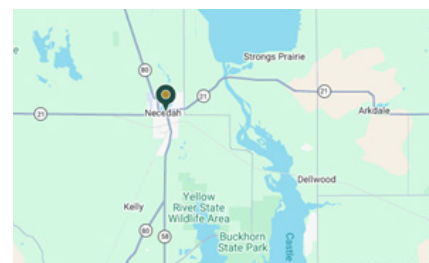
11) Sauk City

608 Phillips Blvd., Sauk City
(608) 643-6300



12) Janesville

1101 N Parker Dr., Janesville
(608) 741-6280



13) Necedah

212 S Main St., Necedah
(608) 565-2296

Conversion Weekend: What You Need To Know

Conversion Weekend

As part of combining American Bank of Beaver Dam and Farmers & Merchants Union Bank into one system, account information will transfer to the FMUB banking platform. This process will take place during Conversion Weekend, beginning Friday, July 10, 2026, with full FMUB services available by Monday, July 13, 2026. Once the data conversion is complete, begin using FMUB Online Banking, the FMUB Mobile app, and the new FMUB debit cards you received in the mail. The instructions in this guide will help you make the transition.

For the most current information and additional details about the conversion timeline, please visit fmub.bank/ab, which will continue to be updated as new information becomes available.

Temporary Service Interruptions

During Conversion Weekend, some banking services will be temporarily limited or unavailable. This may affect your ability to view account information online, make transfers, or deposit checks using online or mobile banking. Debit card services may also experience limited availability during this time.

We apologize for any inconvenience this may cause and are doing everything we can to make the transition as smooth as possible.

Plan Ahead

To help avoid inconvenience during the conversion weekend, you may wish to:

- Have some extra cash available.
- Print or save any account information you may need over the weekend before the conversion begins.

We will work to keep service interruptions as brief as possible.

Statement Information

After the conversion, a paper statement will be mailed to you showing all transactions from your last American Bank of Beaver Dam statement through July 10, 2026. This statement will be mailed even if you currently receive eStatements, so please be sure we have your current mailing address on file.

Your account statements will have a slightly different appearance after conversion but will continue to include all the information you need. Statements will continue to be delivered in the same format you currently use (paper or eStatement).

Your previous American Bank of Beaver Dam statements will also be available in FMUB Online Banking and the FMUB Mobile Business Banking app within 60 days after the conversion.

We're Here to Help

To support you during Conversion Weekend, additional staff will be available to answer calls on Saturday, July 11, 2026, and Sunday, July 12, 2026. If you need assistance, call (920) 623-4000 between 8 am and 4:30 pm. Updates can also be found at fmub.bank/ab.

Once the conversion is complete, you will have access to the full range of FMUB banking services.

American Bank of Beaver Dam to FMUB Account Conversion

Checking & Savings

All American Bank of Beaver Dam (AB) accounts will convert to Farmers & Merchants Union Bank (FMUB) accounts as part of the data conversion process occurring after the close of business on July 10, 2026. Use the chart below to see how your current AB account will convert to an FMUB account. Your AB account name can be found on your most recent statement.

For details about the features of your new FMUB account, please refer to the page 6.

	Your Current American Bank of Beaver Dam Account	Your NEW Farmers & Merchants Union Bank Account*
Consumer Checking	Choice Checking	Simple Checking
	Elite Club Checking	Simple Checking
	Interest Bearing Checking	Interest Checking
	On the Go Club	Interest Checking
	Money Market	Money Market Checking
	Health Savings Checking	Health Savings Checking
Consumer Savings	Regular Savings	Savings
	Senior/Minor Savings	Savings
	Holiday Club Savings	Christmas Savings
Business Checking	Corporate Checking	Business Interest Checking
	Interest Bearing Checking	Business Interest Checking
	Small Business Checking	Business Analyzed Checking
	Regular Business Checking	Business Analyzed Checking
	Business Money Market	Business Money Market Checking
Business Savings	Business Savings	Business Savings

CDs*

The rates and terms for Certificates of Deposit (CDs) will remain the same through the maturity date. Prior to maturity, you will receive a notice of your account's maturity date. At that time, you will have the option to renew at the rates and terms available.

* Please refer to pages 13–34 for the disclosure and Terms & Conditions containing complete account details.

Features of FMUB Business Checking and Savings Accounts

FARMERS & MERCHANTS UNION BANK BUSINESS CHECKING & SAVINGS ACCOUNTS

	BUSINESS ANALYZED CHECKING (See pp. 28-29)	BUSINESS INTEREST CHECKING (See pp. 30-31)	BUSINESS MONEY MARKET CHECKING (See pp. 32-33)	BUSINESS SAVINGS (See p. 34)
Minimum Average Daily Balance to Earn Interest	N/A	\$1,000	\$5,000	\$0.01
Minimum Balance Fee	\$10 fee if average daily balance falls below \$1,000*	\$20 fee if average daily balance falls below \$20,000*	\$20 fee if average daily balance falls below \$20,000*	\$10 fee if average daily balance falls below \$500
Activity Limits	500 free items per statement period	100 free items per statement period	10 free debits per statement period	Unlimited
Monthly Activity Fee	\$0.10/item for any items after the first 500 (includes all transaction types)***	\$0.10/item for any items after the first 100 (includes all transaction types)	excess transaction fee of \$5 per debit if more than 10 debits	\$0
Paper Statement Fee without images	\$5^^	\$5^^	\$5^^	\$5^^
Paper Statement Fee with images	\$10^^	\$10^^	\$10^^	N/A
eStatements	✓	✓	✓	✓
Earns Interest (See specific account disclosure details on pages 13-34)	N/A	✓	✓	✓
Business Online Banking	✓	✓	✓	✓
Business Mobile Banking	✓	✓	✓	✓
Business Visa Debit Card**	✓	✓	✓	✓+
ATM Access to THOUSANDS of ATMs	✓	✓	✓	✓+

*Fee waived with eStatements

**Pending approval

***Charges offset by earnings credit

+Must be attached to an FMUB checking account with a debit card

^^Fee waived for non-profit organizations

FAQs: General Information

<p>How can I stay informed during the conversion?</p>	<p>We will keep you informed as conversion weekend approaches through mailings, email, and updates on our dedicated webpage at fmub.bank/ab, where you will find the most current information related to the conversion. Please make sure your contact information is up to date so you receive these communications. If you have questions, contact or visit your local branch or call our main phone number at (920) 623-4000.</p>
<p>Can I still call and visit my local branch?</p>	<p>Yes. You can continue to call and visit your local branch just as you always have. The same familiar staff will be available to assist you with your banking needs, and the same phone numbers will continue to work.</p>
<p>Will location hours change?</p>	<p>For the immediate future, hours at all locations will remain the same. As we continue to integrate our operations and assess service needs across our communities, branch hours and locations may be reviewed over time. We will keep you informed if any updates are made.</p> <p>Current information about branch hours and locations can always be found on the Locations page of our website, fmub.bank.</p>
<p>When will I be able to use all Farmers & Merchants Union Bank locations?</p>	<p>Until the data conversion is completed on July 13, 2026, you may use the Beaver Dam and Necedah offices, plus our Main Office in downtown Columbus (159 W James St), the Columbus Branch (104 Industrial Dr), and the Juneau Branch (198 S Western Ave). After the conversion, you will have access to all 13 FMUB locations.</p>
<p>What is Farmers & Merchants Union Bank’s website address?</p>	<p>The website address is fmub.bank.</p>
<p>What is Farmers & Merchants Union Bank’s routing number?</p>	<p>Farmers & Merchants Union Bank’s routing number is 075902670. However, please do not update any automatic payments or direct deposits until after the July 13, 2026 conversion is complete to help avoid processing delays.</p>
<p>Will my deposits still be FDIC-insured?</p>	<p>Yes. Your deposit accounts will continue to be insured by the FDIC. The standard FDIC insurance coverage is \$250,000 per depositor, per insured bank, per ownership category.</p> <p>When two insured banks merge, deposits from the acquired bank are separately insured from deposits at the assuming bank for at least six months after the acquisition. This grace period gives you time to review and, if needed, restructure your accounts to maintain full coverage.</p>

FAQs: Account Information

Will my account or loan number change?	Unless you have been notified already, your account numbers will remain the same.
What will happen to my CDs?	The rates and terms for CDs will stay the same through maturity. At maturity, you will have the option of renewing at the rates and terms being offered at that time.
How about my safe deposit box?	For information on safe deposit boxes, please see page 11.
What will happen with my existing checks or do I need to reorder checks?	You may continue using your existing supply of checks until they run out. Your current checks will continue to work even after the July data conversion. When ordering checks after July 13, please be sure to use the FMUB routing number, 075902670 . If you order checks through the bank, we will ensure the routing number is correct. If you order checks from another vendor, please update the routing number on any checks ordered after July 13, 2026. Most customers will keep the same account number. If your account number is changing, you will have already been notified.
What will happen with my debit card?	You should continue using your current American Bank of Beaver Dam debit card as you normally do. Your new FMUB debit card cannot be used until after the conversion is complete. Prior to the conversion, watch for two separate mailings from us: (1) a letter explaining when to stop using your current card and begin using your new card, and (2) your new FMUB debit card. If you have not received your new card by July 1, 2026, please contact us at (920) 623-4000.
Will my direct deposits, automated payments and transfers continue to work?	Yes. Your direct deposits and automatic payments and transfers will continue to process normally before and after the data conversion.
Do I need to change the routing number for my direct deposit or automatic payment?	No. You do not need to make any changes to existing direct deposits or automatic payments. New deposits or payments set up before July 10, 2026 should use the AB routing number. Any established after July 13, 2026 should use the FMUB routing number.
How do I make my loan or other payments?	If you currently make your loan payment by check, please make your checks payable to Farmers & Merchants Union Bank (FMUB). If your payment is set up through ACH or an automatic account transfer, it will continue to process as usual—no action is needed.
When will the new FMUB locations be accepting loan applications?	Now! All FMUB locations are ready to assist with loan inquiries for mortgage, business, consumer, or farm loans. Stop in or call your local office to learn more about your options.

FMUB's Digital Business Banking Services

Digital Business Tools Available After Conversion

After the July 13, 2026 data conversion, you will have access to FMUB's full suite of digital business banking services. These tools help you manage accounts from anywhere, monitor activity in real time, and receive alerts about important transactions. Built-in security features help protect your business from fraud, while convenient electronic payment options make it easy to pay bills, send ACH payments, and manage cash flow more efficiently. Together, these services provide greater control, security, and flexibility in managing your business finances.

FMUB Mobile Business Banking App

Managing your business finances doesn't always happen from your desk. The FMUB Mobile Business Banking app provides convenient access to services designed specifically for business customers, allowing you to securely manage your company's finances from your mobile device.

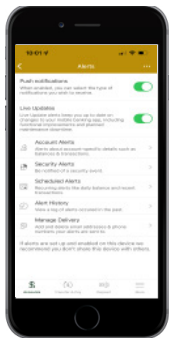
The app is available as a free download from the Apple App Store® or Google Play™. Simply search "FMUB Mobile Business Banking" and look for this icon.



With the FMUB Mobile Business Banking app, you can:

- Access your account information 24/7
- Deposit checks using your mobile device
- Initiate and approve ACH transactions and wire transfers
- Transfer funds between accounts
- Pay bills through Business Bill Pay

Account Alerts



Stay on top of your business' finances with alerts in FMUB Business Online Banking and the FMUB Mobile Business Banking app.

With account alerts, you can:

- Receive alerts about important account activity, such as debit card transactions, deposits, low balances, checks clearing, and security notifications.
- Create alerts for one-time or ongoing activity and choose how you receive notifications—email, text, mobile app, or online banking.

ACH Origination^{^*}

FMUB's ACH Origination service allows businesses to send and receive electronic payments quickly and securely through Business Online Banking and Mobile Business Banking. ACH transactions can be used for a variety of routine business needs, including payroll direct deposits, vendor payments, and collecting payments from customers. By using ACH Origination, your business can reduce the need for paper checks, improve cash flow management, and streamline payment processing.

[^]There are additional fees to utilize these services with Farmers & Merchants Union Bank.

^{*}Prior approval is required for this service.

FMUB's Digital Business Banking Services

Positive Pay[^]



Positive Pay is a fraud prevention service designed to help protect your business accounts from unauthorized transactions. Using Positive Pay, you provide FMUB with a list of checks and authorized ACH transactions issued by your business. When items are presented for payment, they are automatically compared to the information you provided.

If a discrepancy is detected—such as a check number, amount, or payee that does not match—you will be notified and given the opportunity to review and approve or reject the transaction through FMUB Business Online Banking. This added level of monitoring helps safeguard your accounts and gives you greater control over payments issued from your business.

Business Bill Pay[^]

Business Bill Pay allows you to conveniently pay vendors, suppliers, and other business expenses through FMUB Business Online Banking or FMUB Mobile Business Banking. With Business Bill Pay, you can streamline your business finances while keeping your payments organized and easy to manage.



Clover[®] POS System[^]



Clover[®] point-of-sale (POS) systems help businesses accept payments, manage sales, and streamline daily operations. Clover allows you to securely accept credit and debit card payments while tracking sales, managing inventory, and accessing helpful reporting tools.

With flexible hardware and software options available, Clover can support a variety of business environments—from the counter to the sales floor.

Remote Deposit Capture[^]

Remote Deposit Capture allows businesses to deposit checks electronically from their office using a secure scanner and FMUB Business Online Banking. Instead of bringing checks to the bank, you can scan and submit them for deposit directly from your workplace.

This service helps streamline your deposit process, reduce trips to the bank, and improve cash flow by allowing you to deposit checks quickly and securely from your business location.



[^]There are additional fees to utilize these services with Farmers & Merchants Union Bank.

Other Products and Services

Safe Deposit Boxes

Ten of our locations offer safe deposit boxes for the secure storage of important documents and valuables. Availability varies by location and box size. If you currently have a safe deposit box in Beaver Dam or Necedah, access to your box will remain unchanged.

The table below shows current American Bank of Beaver Dam pricing and the corresponding FMUB pricing that will apply after July 13, 2026. Any fee changes will take effect at your next renewal after that date. A \$5 credit is applied when the annual rental fee is automatically paid from your FMUB account.

	AMERICAN BANK CURRENT FEE	FEES EFFECTIVE JULY 13, 2026
5 x 2.5"	\$17.00	\$16.00
5" x 3"	\$18.00	\$20.00
5" x 4"	\$25.00	\$24.00
5" x 5"	\$32.00	\$25.00
5" x 8"	\$42.00	\$40.00
10" x 3"	\$36.00	\$35.00
10.5" x 3"	\$36.00	\$35.00
10" x 5"	\$48.00	\$50.00
10.5" x 5"	\$48.00	\$50.00
10" x 7"	\$54.00	\$65.00
10" x 10"	\$84.00	\$95.00
10.5" x 10"	\$84.00	\$95.00

- The prices are an annual rental rate
- Boxes are at least 21.5 inches long
- Some sizes are periodically unavailable
- \$5.00 credit when the annual safe deposit box rental fee is automatically paid from your FMUB account

Other Fees Associated with Safe Deposit Boxes

Safe Deposit Box Replacement Key: \$35

Safe Deposit Box Drilling (required if keys are lost): Customer will be charged the cost of drilling

Debit Cards

FMUB offers enhanced Visa® debit cards that make it easy to complete purchases and withdraw cash at ATMs. If you currently have debit cards through American Bank of Beaver Dam, you will automatically receive new FMUB debit cards as part of the transition. Watch for a letter arriving in June with important information about transitioning to your new FMUB debit card. Your new card will arrive approximately one week after you receive the letter. If you do not receive your new debit card by July 1, 2026, stop in your local FMUB office or call (920) 623-4000.



With FMUB debit cards, you can make fast, secure contactless purchases and add your card to your mobile wallet for use with Apple Pay®, Google Pay™, or Samsung Pay®.

Getting Started After Conversion Weekend

Begin Using Your FMUB Services After Conversion

After the data conversion is complete, you can begin using Farmers & Merchants Union Bank's online banking, mobile banking, and debit card services. The steps below will help you get started and ensure a smooth transition.

Logging In to FMUB Business Online and Mobile Banking

You can access your accounts through FMUB Business Online Banking by visiting fmub.bank in a web browser or through the FMUB Mobile Business Banking app on your smartphone or tablet. To use mobile banking, you will need to download the FMUB Mobile Business Banking app from your device's app store.

For your first login:

- Use your **existing username**
- For your temporary password, enter the **last six digits of your Business Tax ID Number (also known as EIN)**
If you are unsure of your Business Tax ID Number, click "Forgot Password" to have a new temporary password sent to you.

You will then be prompted to create a new password. You will also be asked to accept updated terms and conditions and complete a brief security setup.

FAQs: FMUB Business Online and Mobile Banking

Will my username stay the same after the conversion is complete?	Yes. Your username will remain the same. When you log in for the first time after the conversion, use your existing username and enter the last six digits of your Business Tax ID Number as your initial password. You will then be guided through an initial setup process to create a new password.
Where should I log in to access my business accounts after the conversion?	After the conversion, you will access FMUB Business Online Banking by visiting fmub.bank in your web browser. You will no longer log in through fmub.bank/ab . You can also access your accounts through the free FMUB Mobile Business Banking app, available for download from the Apple App Store® and Google Play™.
Will I need a new mobile banking app?	Yes. After the conversion, you will need to download the FMUB Mobile Business Banking app if you would like to access your accounts using a mobile banking app. The app is available for free from the Apple App Store® and Google Play™. Once downloaded, log in using the same username and password you used for American Bank of Beaver Dam Business Online Banking.
Will my Business Bill Pay information transfer to FMUB?	Yes. Your Bill Pay information will transfer automatically, including your vendors, scheduled payments, and recurring payments. Once you log in to FMUB Business Online Banking, all of your existing Bill Pay information will be available.
Will I need to reconnect QuickBooks or other third-party applications after the conversion?	Yes. If you use QuickBooks or other third-party applications that connect to your account, those connections will need to be reestablished in FMUB Business Online Banking after the conversion.

Understanding Your NEW Accounts at Farmers & Merchants Union Bank

The following pages contain important information that will outline what to expect in doing business with Farmers & Merchants Union Bank and how it will affect your specific account type.

The following information includes:

- Privacy Notice
- Terms and Conditions of Your Account
- Your Ability to Withdraw Funds
- Specific Account Details Disclosures
 - ◇ Business Analyzed Checking
 - ◇ Business Interest Checking
 - ◇ Business Money Market Checking
 - ◇ Business Savings

Privacy Notice

Rev. 12/2010

FACTS

WHAT DOES FARMERS & MERCHANTS UNION BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Income • Account balances and Payment history • Credit history and Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Farmers & Merchants Union Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Farmers & Merchants Union 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call (920) 623-4000 or go to www.fmub.bank	

Who We Are	
Who is providing this notice?	Farmers & Merchants Union Bank
What We Do	
How does Farmers & Merchants Union 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. We restrict access to personal information to employees who need to know to provide products or services to you.
How does Farmers & Merchants Union Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Deposit money • Pay your bills or Apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Farmers & Merchants Union Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Farmers & Merchants Union Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Farmers & Merchants Union Bank doesn't jointly market.</i>

TERMS AND CONDITIONS OF YOUR 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 that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Wisconsin 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 document 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 document 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 document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document 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 document 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 document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as an agent. A beneficiary of a P.O.D. account is a party only after the account becomes payable to them by reason of their surviving the original payee. A minor may be a party to an account, subject to withdrawal restrictions of Wisconsin law. Unless the context indicates otherwise, "party" includes a guardian, conservator, personal representative, or assignee, including an attaching creditor, of a party.

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.

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

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 endorsers to verify or guarantee their endorsements, or endorse in our presence.

WITHDRAWALS -

Generally - 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, 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 the 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 it as a transaction 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.

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

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 account 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 notice of penalty for early withdrawal.

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

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions. An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your 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 transactions that have been authorized, but not yet settled, and 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."

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

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money 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 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 on the next page.

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

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 into your checking account 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 for information on when different types of deposits will be made available for withdrawal. For those accounts 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 another transaction is 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. 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. Our policy is to process Automatic Transfers - funds being pulled from the Deposit Account first, items deposited to your account that are returned to us unpaid, Wire Transfers and Teller Cash Withdrawals, by dollar amount - smallest to largest on the day they are processed second, Online Transfers third, Point of Sales and ATM Withdrawals fourth, Recurring Point of Sales fifth, ACH Debit including checks that are converted to electronic transactions - by dollar amount smallest to largest on the day they are processed sixth, Checks - by dollar amount smallest to largest on the day they are processed seventh and Manually Entered Transfers - Funds being pushed out of the Deposit Account. If a check, item or transaction is 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. The amounts of the overdraft and NSF fees are disclosed elsewhere. 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 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.

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

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

Marital Account - is an account established without the right of survivorship by two parties who claim to be husband and wife and is payable on request to either or both parties.

Joint Account - No Survivorship (As Tenants In Common) - This is an account, other than a Marital Account or Joint Survivorship Account, owned by two or more parties and payable on request to one of two or more parties. The parties do not intend (merely by opening this account) to create any right of survivorship in any other party. We encourage the parties to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Single Account or Joint Survivorship Account with P.O.D. Beneficiaries - Pay-on-death beneficiaries acquire the right to withdraw only if: (1) all parties creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time.

Marital Account with P.O.D. Beneficiaries - Upon the death of either party, 50% of the funds on deposit are owned by the survivor and 50% are owned by the P.O.D. beneficiary(ies) named by the deceased party. If two or more beneficiaries are named by a party and survive the death of the party, they shall equally share the 50% that they own, without right of survivorship. The persons creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time.

We may require the consent of a joint owner for any transaction if we feel it is appropriate.

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 - Unless otherwise provided, 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 stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order may lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

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

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

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. 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 or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

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 it in time to have a reasonable opportunity to act on it. If the 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. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures 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, alterations or forgeries 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, alterations and forgeries, 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., on-line, 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.

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

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

DIRECT DEPOSITS - 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 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 a joint or P.O.D. account requires the signatures of all of the parties for purposes of withdrawal then the account shall be subject to setoff to the extent of the net contributions of the debtor party to the account. 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.

AUTHORIZED AGENT - An authorized agent is a person who by the terms of the account, has a present right, subject to request, to payment from the account on behalf of all of the parties to the account. The owner(s) do not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner(s) or beneficiaries, if any, other than by withdrawing funds from the account. The owner(s) are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owners' behalf. The owner(s) may terminate the agency at any time. Unless the owner(s) provide otherwise, the agency is automatically terminated by the legal disability of an owner. However, 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.

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.

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

CHECK PROCESSING - We process items mechanically by relying solely 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.

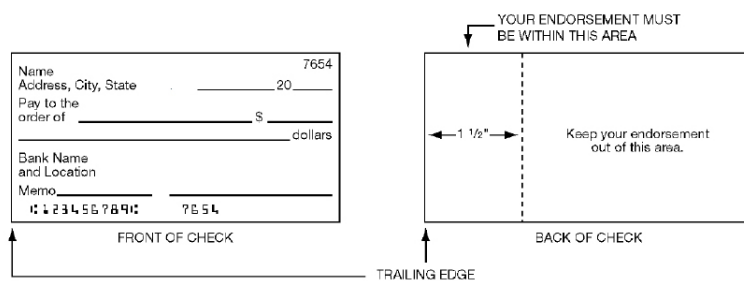
CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable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

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

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.

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

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. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until 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. 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. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY -

Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) 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 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.

TELEPHONIC INSTRUCTIONS - 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 or leave by voice mail or on a telephone answering machine.

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE 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. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using 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.

This consent is regardless of whether the number we use to contact you is 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 further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - 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 notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. 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 address 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.

TERMS AND CONDITIONS OF YOUR ACCOUNT, cont.

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.

ACH AND WIRE TRANSFERS - 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 rules. 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. 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.

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 internal 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.

TAX REPORTING AND BACKUP WITHHOLDING - Federal law requires us to have a valid Social Security Number or Individual Taxpayer Identification Number for each Account so that we can correctly report the interest you have earned to the relevant tax authorities. In the case of a joint Account, interest earned will be reported under the Social Security Number or Individual Taxpayer Identification Number for the Primary Owner. Accordingly, you must certify your Social Security Number or Individual Taxpayer Identification Number during the online application process. If you do not provide us with and certify a valid Social Security Number or Individual Taxpayer Identification Number within the time period specified, we are required to withhold a percentage of the taxable interest that we pay to you. This withholding is commonly referred to as "Backup Withholding."

YOUR ABILITY TO WITHDRAW FUNDS

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

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

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

If you make a deposit at an ATM that we own or operate before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM that we own or operate after close of business 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 first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, will be available on the first business day.

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

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

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

We believe a check you deposit will not be paid.

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

You redeposit a check that has been returned unpaid.

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

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

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the 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 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.

SPECIFIC ACCOUNT DETAILS: BUSINESS ANALYZED CHECKING

Minimum balance to avoid imposition of fees - A service charge fee of \$10.00 will be imposed every statement period if the average daily balance for the statement period falls below \$1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. Your periodic statement will itemize this service charge at the end of your statement period as "Minimum Balance Fee."

This fee is waived with e-statement enrollment.

Earnings credit rate - The rate used to calculate the earnings credit is set by Farmers & Merchants Union Bank and subject to change. As of March 17, 2026, the current earnings credit rate is 0.80%.

Earnings credit allowance - Your account will receive an earnings credit based on the average collected principal balance for the statement period. Any fees over the earnings credit will be charged against your account. Excess earnings credit will not be carried forward.

Earnings credit allowance calculation process

Step 1: Analyzed fees incurred during the month are totaled.

Step 2: The earnings credit allowance is calculated for the month.

Step 3: The total analyzed fees are subtracted from the earnings credit allowance to determine the net charge for services. If the earnings credit allowance is greater than the total activity fees, there will be no charge. If the earnings credit allowance is less than the total activity fees, the account will receive the net charge for services. An analyzed account statement will be mailed when the account receives a net charge.

SCHEDULE OF FEES AND CHARGES

Checks Deposited Per Item Fee	\$0.10
Checks/Debits Per Item Fee	\$0.10

These activity fees will be waived for the first 500 items per statement period.

The Checks Deposited Per Item Fee and Checks/Debit Per Item Fee are activity fees to be offset against your earnings credit. Additional analyzed fees may be charged for enrolled services under the Business Online Master Cash Management Agreement.

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (\$30 minimum)	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee...	\$10.00
ATM Transaction Fee.....	\$2.00
Cashier's Check Fee.....	\$3.00
Closing Checking Account within 90 Days Fee	\$20.00
Collection of Foreign Check Fee	\$25.00
Debit Card Replacement Fee	\$20.00
Deposited / Cashed Item Returned	\$10.00
Garnishee Summons / Levy Fee.....	\$50.00
Indemnity Bonds Fee	\$15.00
NSF Items Paid Fee (\$80.00 Maximum Per Day)	\$20.00
The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.	
NSF Items Returned Fee (\$80.00 Maximum Per Day)	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is re-presented.	
Paper Statements without Images Fee*	\$5.00
Paper Statements with Images Fee*	\$10.00

Fees continued on next page

SPECIFIC ACCOUNT DETAILS: BUSINESS ANALYZED CHECKING, cont.

Per Item Copy Fee	\$5.00
Personal Money Order Fee	\$2.00
Printed Counter Checks Fee (per page).....	\$2.00
Statement Copies Fee	\$5.00
Stop Payment Fee.....	\$20.00
Wire In Fee	
Domestic Wire.....	\$20.00
International Wire.....	\$50.00
Wire Out Fee	
Domestic Wire.....	\$30.00
International Wire.....	\$75.00

*Paper Statement Fee will be waived for non-profit organizations.

The cost of checks and deposit slips will vary depending upon the style and quantity ordered.

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

SPECIFIC ACCOUNT DETAILS: BUSINESS INTEREST CHECKING

Rate Information: The interest rate and annual percentage yield for your account depend on the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. As of March 17, 2026, the current rate is disclosed below. This is a tiered account based on the following balances:

Tier 1 - If your daily balance is more than \$1,000.00 but less than \$10,000.00, the interest rate paid on the entire balance in your account will be 0.30% with an annual percentage yield of 0.30%.

Tier 2 - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be 0.40% with an annual percentage yield of 0.40%.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to avoid imposition of fees - If your average daily balance falls below \$20,000.00 for the statement period we will impose a service charge fee of \$20.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. Your periodic statement will itemize this service charge at the end of your statement period as "Minimum Balance Fee."

This fee will not apply if you receive e-Statements.

Balance computation method - We use the daily balance method to calculate the interest on your account.

This method applies a daily periodic rate to the principal in the account each day. The period we use is statement period.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

SCHEDULE OF FEES AND CHARGES

Checks Deposited Per Item Fee	\$0.10
Checks/Debits Per Item Fee	\$0.10

These activity fees will be waived for the first 100 items per statement period.

The Checks Deposited Per Item Fee and Checks/Debit Per Item Fee are activity fees to be posted along with interest earned to the account at the end of the statement period.

Additional fees may be charged for enrolled services under the Business Online Enrollment and the Business Online Master Cash Management Agreement.

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (\$30 minimum)	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee ...	\$10.00
ATM Transaction Fee	\$2.00
Cashier's Check Fee	\$3.00
Closing Checking Account within 90 Days Fee	\$20.00
Collection of Foreign Check Fee	\$25.00
Debit Card Replacement Fee	\$20.00
Deposited / Cashed Item Returned	\$10.00
Garnishee Summons / Levy Fee	\$50.00
Indemnity Bonds Fee	\$15.00
NSF Items Paid Fee (\$80.00 Maximum Per Day)	\$20.00

The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.

Fees continued on next page

SPECIFIC ACCOUNT DETAILS: BUSINESS INTEREST CHECKING, cont.

NSF Items Returned Fee (\$80.00 Maximum Per Day)	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is re-presented.	
Paper Statements without Images Fee*	\$5.00
Paper Statements with Images Fee*	\$10.00
Per Item Copy Fee	\$5.00
Personal Money Order Fee	\$2.00
Printed Counter Checks Fee (per page).....	\$2.00
Statement Copies Fee	\$5.00
Stop Payment Fee.....	\$20.00
Wire In Fee	
Domestic Wire	\$20.00
International Wire	\$50.00
Wire Out Fee	
Domestic Wire	\$30.00
International Wire	\$75.00

*Paper Statement Fee will be waived for non-profit organizations.

The cost of checks and deposit slips will vary depending upon the style and quantity ordered.

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

SPECIFIC ACCOUNT DETAILS: BUSINESS MONEY MARKET CHECKING

Rate Information - The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. As of March 17, 2026, the current rate is disclosed below. This is a tiered account based on the following balances:

Tier 1 - If your daily balance is more than \$4,999.99 but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.05% with an annual percentage yield of 0.05%

Tier 2 - If your daily balance is more than \$49,999.99 but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.14% with an annual percentage yield of 0.14%

Tier 3 - If your daily balance is more than \$99,999.99 but less than \$250,000.00, the interest rate paid on the entire balance in your account will be 0.64% with an annual percentage yield of 0.64%

Tier 4 - If your daily balance is more than \$249,999.99 but less than \$1,000,000.00, the interest rate paid on the entire balance in your account will be 1.39% with an annual percentage yield of 1.40%

Tier 5 - If your daily balance is more than \$999,999.99 but less than \$4,000,000.00, the interest rate paid on the entire balance in your account will be 2.39% with an annual percentage yield of 2.42%

Tier 6 - If your daily balance is more than \$3,999,999.99, the interest rate paid on the entire balance in your account will be 2.89% with an annual percentage yield of 2.93%

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to avoid imposition of fees - A service charge fee of \$20.00 will be imposed if the average daily balance for the statement cycle falls below \$20,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Your periodic statement will itemize this service charge at the end of your statement period as "Minimum Balance Fee."

This fee will not apply if you receive e-Statements.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield. The period we use is statement period.

Balance computation method - We use the daily balance method to calculate the interest on your account.

This method applies a daily periodic rate to the principal in the account each day. The period we use is statement period.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

SCHEDULE OF FEES AND CHARGES

Fees:

An excess transaction fee of \$5.00 will be charged for each debit transaction in excess of ten during each statement period.

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (\$30 minimum)	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee ...	\$10.00
ATM Transaction Fee.....	\$2.00
Cashier's Check Fee.....	\$3.00
Closing Savings Account within 90 Days Fee.....	\$20.00
Collection of Foreign Check Fee	\$25.00
Debit Card Replacement Fee	\$20.00
Deposited / Cashed Item Returned	\$10.00
Garnishee Summons / Levy Fee.....	\$50.00
Indemnity Bonds Fee	\$15.00

Fees continued on next page

SPECIFIC ACCOUNT DETAILS: BUSINESS MONEY MARKET CHECKING, cont.

NSF Items Paid Fee (\$80.00 Maximum Per Day)	\$20.00
The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.	
NSF Items Returned Fee (\$80.00 Maximum Per Day)	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is re-presented.	
Paper Statements without Images Fee*	\$5.00
Paper Statements with Images Fee*	\$10.00
Personal Money Order Fee	\$2.00
Statement Copies Fee	\$5.00
Stop Payment Fee	\$20.00
Wire In Fee	
Domestic Wire	\$20.00
International Wire	\$50.00
Wire Out Fee	
Domestic Wire	\$30.00
International Wire	\$75.00

*Paper Statement Fee will be waived for non-profit organizations.

Additional Fees and Terms for this Account:

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

The cost of checks and deposit slips will vary depending upon the style and quantity ordered.

SPECIFIC ACCOUNT DETAILS: BUSINESS SAVINGS

Rate Information - As of March 17, 2026, the interest rate for your account is 0.75% with an annual percentage yield of 0.75%.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum balance to avoid imposition of fees - A service charge fee of \$10.00 will be imposed every month if the average daily balance for the month falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Your periodic statement will itemize this service charge at the end of your statement period as "Minimum Balance Fee."

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. The period we use is quarterly statement period.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The period we use is quarterly statement period.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

SCHEDULE OF FEES AND CHARGES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation / Research Fee - Hourly (Min. \$30)	\$30.00
ACH Transfer originated by us from or to an account from or to another institution - ACH Transaction Fee	\$10.00
ATM Transaction Fee	\$2.00
Cashier's Check Fee	\$3.00
Collection of Foreign Check Fee	\$25.00
Deposited / Cashed Item Returned	\$10.00
Garnishee Summons / Levy Fee	\$50.00
Indemnity Bonds Fee	\$15.00
NSF Items Paid Fee (\$80.00 maximum per day)	\$20.00
The categories of transactions for which an NSF Items Paid Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals.	
NSF Items Returned Fee (\$80.00 maximum per day)	\$20.00
The categories of transactions for which an NSF Items Returned Fee may be imposed are those items or payments created by check, in-person withdrawal, or other electronic means not including debit card transactions or ATM withdrawals. An additional NSF Items Returned Fee may be applied each time and as many times an item or payment is represented.	
Paper Statement Fee*	\$5.00
Personal Money Order Fee	\$2.00
Statement Copies Fee	\$5.00
Stop Payment Fee	\$20.00
Wire In Fee	
Domestic Wire	\$20.00
International Wire	\$50.00
Wire Out Fee	
Domestic Wire	\$30.00
International Wire	\$75.00

*Paper Statement Fee will be waived for non-profit organizations.

Additional Fees and Terms for this Account:

You will receive a monthly statement from us unless there are no electronic transactions in a particular month.

In any case, you will receive a statement quarterly.

The ATM Transaction Fee is waived when using your debit card at an ATM with the "ATM Access" or "MoneyPass" logos.

