

ADDENDUM TO YOUR ACCOUNT AGREEMENT

Effective: February 1, 2025

FREE CHECKING WITH ESTATEMENTS

Truth In Savings Disclosure

CURRENT DISCLOSURE LANGUAGE

Minimum Balance Requirements: The minimum balance required to open the account is \$5.00.

Rate Information: This account currently does not earn any interest.

Transaction Limitations: No transaction limitations apply to this account unless otherwise stated in the Truth-In-Savings Disclosure section or under Common Features.

eStatements Requirement: Free Checking with eStatements requires you to enroll, receive, and maintain electronic statements. If eStatements are discontinued or stopped for any reason, then paper statements will be sent in place of electronic statements, and a monthly paper statement fee will apply. Please see our fee schedule for information.

Fees: Please refer to our separate fee schedule for additional information about charges.

FEE SCHEDULE UPDATED TO PROVIDE (EFFECTIVE JANUARY 1, 2026):

Monthly Paper Statement Fee \$2.00