Amendments to the Consumer Account Disclosure and Agreement

Effective August 16, 2021

Please read and keep this notice with your important account records. This document contains amendments to the Account Disclosures and Agreement dated May 1, 2020.

The following are supplemental account disclosures to those in the ATM Rebate Checking section (found on page 12), Classic Checking section (found on page 14) and Money Market Checking section (found on page 15).

Linking Your Accounts to the Business Analyzed Checking Account

Under the Account Analysis program, the Bank offers a Business Analyzed Checking account (“the Account”) to its business clients that provides earnings allowance based on account balances to offset bank fees. You may allow the balances of your eligible consumer deposit accounts to be linked to the Account to increase the business earnings allowance to further reduce or eliminate bank fees and charges. If mutually agreed upon by all parties, you and the owner or the authorized signer of the Account, your eligible consumer deposit accounts may be linked to the Account to determine its earnings allowance.

The following accounts can be linked to the Account:

- ATM Rebate Checking
- Classic Checking
- Money Market Checking

When linked, these above accounts will be identified respectively as:

- Analyzed ATM Rebate Checking
- Analyzed Classic Checking
- Analyzed Money Market Checking

Please note: When allowing the balances of your accounts to be linked to the Account, the information from your linked accounts will appear on the Account Analysis statement of the Account. Therefore, when deciding whether to permit your accounts to be linked to the Account, you should evaluate your privacy needs.

Fees and Charges — While your account is linked to the Account, your account will not be charged any fees listed in the Schedule of Fees and Related Charges for Consumer Accounts.