

GETTING READY FOR THE UPGRADE

CAMDEN CUSTOMERS

What's Inside?

Information in this Upgrade Guide is current as of July 10, 2025.

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We're Upgrading Our Computer System and Digital Banking

United Bank will undergo a System and Digital Banking Upgrade the weekend of August 15–18, 2025 to improve how we serve you and support future enhancements.

From 5 P.M. Friday through Monday morning, some services will be unavailable. We appreciate your patience during this scheduled disruption.

Following the upgrade, there will be changes in how you access certain services. The following information provides instructions and support to guide you through any updates – and we'll be here to help you, too.

Stay Informed and Plan Ahead

This guide includes the key information you need to prepare for United Bank's System and Digital Banking Upgrade. The steps outlined below will help you get ready and know what to expect.

We'll continue to share updates through email, in-branch materials, social media, and at UnitedBank.com. Keep this guide handy – it's a valuable reference both before and after the upgrade.

Update Your Contact Information

Make sure we have your current contact information, including your phone number, mailing address, and email, so you don't miss any important updates. Visit a branch or call our Contact Center at 251-446-6000 or 800-423-7026 for assistance.



Stay Informed

Get the most current information at UnitedBank.com/Upgrade or by scanning the QR code with your phone.

We're here to help

We know change can bring questions, and our team is ready to support you every step of the way. If you need assistance before, during, or after the upgrade, we encourage you to reach out:

Stop by any United Bank branch for in-person support from our team.

Lobby Hours: Monday-Friday, 9 A.M. to 4 P.M. at all 19 branch locations.

Atmore

200 E. Nashville Ave. Atmore, AL 36502 251-446-6100

Bay Minette Courthouse Square

404 Courthouse Square Bay Minette, AL 36507 251-937-0052

Bay Minette Highway 59

615 McMeans Ave. Bay Minette, AL 36507 251-580-2729

Brewton

1515 Douglas Ave. Brewton, AL 36426 251-314-1510

Camden

118 Broad St. Camden, AL 36726 334-682-4155

Daphne

27555 US Hwy 98 Daphne, AL 36526 251-444-0733

Flomaton

705 Sidney E. Manning Blvd. Flomaton, AL 36441 251-296-3493

Foley

516 S. McKenzie St. Foley, AL 36535 251-943-2020

Frisco City

4285 Bowden St. Frisco City, AL 36445 251-267-3161

Jay

14038 S. Alabama St. Jay, FL 32565 850-675-6000

Lillian

34354 US Hwy 98 Lillian, AL 36549 251-962-2010

Loxley

1059 W. Loxley Avenue Loxley, AL 36551 251-964-6220

Magnolia Springs

12512 County Rd. 49 Foley, AL 36535 251-965-4040

Milton

5907 Berryhill Medical Park Dr. Milton, FL 32570 850-981-3352

Monroeville

1588 S. Alabama Ave. Monroeville, AL 36460 251-743-3161

Pace

4104 Hwy 90 Pace, FL 32571 850-994-2301

Semmes

3480 Schillinger Rd. N Semmes, AL 36575 251-581-9009

Silverhill

21950 Broad St. Silverhill, AL 36576 251-945-1902

Summerdale

1015 SW First St. Summerdale, AL 36580 251-989-9070

Call our Contact Center at 251-446-6000 or 800-423-7026 for assistance during business hours: Monday - Friday from 8:00 A.M. to 5:00 P.M.

Whether it's help re-enrolling, navigating the new digital banking services, or understanding what's changing – we're here for you.



Stay Informed

Get the most current information at UnitedBank.com/Upgrade or by scanning the QR code with your phone.

Customer Service Availability Snapshot

BEGINS @ 5 P.M.

Friday Aug. 15

Debit Cards and Credit Cards are AVAILABLE.

Online Banking, Mobile Banking, Phone Banking and United Bank ATMs are UNAVAILABLE.

UNAVAILABLE

Sat. - Sun. Aug. 16-17

Debit Cards and Credit Cards are AVAILABLE.

Online Banking, Mobile Banking, Phone Banking and United Bank ATMs are UNAVAILABLE.

All Branches are Closed*

Contact Center is Closed*

COMPLETE

Monday Aug. 18

All Services AVAILABLE

All Branches are Open

Contact Center is Open

*Normal weekend schedule

New Debit Card Coming Soon

As part of our system upgrade, you'll receive a new United Bank Mastercard® Debit Card by August 11, 2025.

Activate your new card on Monday, August 18. Do not attempt activation before this date.

Your current TCUB debit card will stop working the evening of Sunday,

August 17. Please destroy it after that time.

Make a list of automatic payments (like streaming services, utilities, memberships, etc.) linked to your current debit card.

Once your new card is activated, update your payment info with each merchant or service provider.

Don't forget to update your new card number in any digital wallets or online shopping accounts.

Planning ahead will help ensure a smooth transition with no interruption to your recurring payments.



What to Expect **Over Upgrade Weekend**

The upgrade begins at 5 P.M. on Friday, August 15, with full service resuming Monday morning. Below is an overview of what will – and won't – be available during that time, along with **TAKE ACTION** tips to help you prepare.



Statement

Delivery Update

All personal accounts

will have a statement

date of the 15th of each month going forward. All

non-personal accounts will

have a statement date at

International Wire

Cut-Off Times

The international wire

cut-off time is changing

month-end.

Debit Cards and Credit Cards You can continue using your cards.

ATMs United Bank branch ATMs will be unavailable during the upgrade. You can withdraw cash from other ATMs, including those at convenience stores, retailers, and participating networks.

Branches All United Bank branches will be closed per our normal weekend schedule and reopen for regular business hours on Monday.

Contact Center Our Contact Center will be closed per our normal weekend schedule and resume regular service on Monday.

Online and Mobile Banking These services – including mobile deposit – will be unavailable during the upgrade period.

Telephone Banking This service will also be unavailable during the upgrade window and will return once the upgrade is complete.

Bill Pay Bill Pay will be unavailable beginning at the start of the upgrade. Any scheduled payments will be processed as planned.

E-Statements and Transaction History If you're currently enrolled in E-Statements, we'll notify you ahead of the upgrade if any steps are required to maintain your enrollment. Your transaction history will carry over, but past E-Statements will be temporarily unavailable.



Download any E-Statements or transaction details you may need before 5 P.M. on August 15.

Quicken & QuickBooks Export your data from online banking into Quicken and OuickBooks software.



Export data from digital banking to Quicken and QuickBooks software and deactivate your United Bank-TCUB accounts before 5 P.M. on August 15.

to 1 P.M.

System upgrade in progress.

All United Bank branches and Contact Center are closed.

16-17

SATURDAY, AUGUST 16 SUNDAY, AUGUST 17

All services will be restored on the morning of Monday, August 18, so you can resume your banking as usual. **TAKE ACTION** steps are noted below to help you navigate the transition and minimize any disruption.

Debit Cards, Credit Cards, and ATMs Credit cards and ATMs will work as usual. Camden customers should activate their new debit card on Monday.



MONDAY, AUGUST 18



See the details on page 3 about activating your new United Bank debit card on Monday, August 18.

Branches All United Bank branches will be open during regular business hours.

Contact Center Our Contact Center will be available during regular business hours.

Online Banking Will be available starting Monday, August 18.



Go to UnitedBank.com and log in with your existing username. Use the last 4 digits of your Social Security Number as your temporary password. You'll then create a new password.

Mobile Banking Download the United Bank Digital app.

Business Customers and Digital Banking

Starting August 18, log in with your existing username and the last 4 digits of your Employer Identification Number. You'll set a new password during your first login.



Existing Users:

Starting Monday, log in at UnitedBank.com or in the United Bank Digital app using your current username and the last 4 digits of your Social Security Number. Don't click "First Time User? Enroll Now." Enter your temporary password once to create a new one — then use that new password for both online and mobile banking.

New Users:

Enroll starting Monday at UnitedBank.com or by downloading the United Bank Digital app. You'll need your Social Security Number, account number, email, and phone number.

MONDAY, AUGUST 18 (CONTINUED)

Mobile Check Deposit Mobile Deposit will be available after the upgrade and re-enrollment in the new platform.



After logging in to the new Online or Mobile Banking platform, re-enroll for Mobile Check Deposit. Your request will be reviewed and approved by our team.

Bill Pay Your scheduled payments will be processed as planned, and all your current payees will be available when you log in.

E-Statements and Transaction History Your transaction history will carry over, but past E-Statements are temporarily unavailable. If you're currently enrolled in E-Statements, you'll receive separate guidance if any steps are needed to maintain your enrollment. For the latest updates, visit **UnitedBank.com/Upgrade.**



If you're not enrolled in E-Statements, sign up to access your statements electronically going forward.

Telephone Banking Also known as BankLine, this service will be available after the upgrade window and once you've re-enrolled in the new platform.



Re-enroll and set a new PIN for our upgraded BankLine Phone Banking service. To re-enroll, call 251-368-7979 or 800-861-8752. Listen carefully because the menu options have changed.

Quicken & QuickBooks Connect your new United Bank accounts to your Quicken and QuickBooks software.



Activate your United Bank accounts in the Quicken and QuickBooks software.

Safari Browser Notice

If the Safari browser blocks access to online E-Statements or Bill Pay, it's likely due to cookie restrictions that prevent secure login.

To fix it, go to Preferences > Privacy and uncheck "Block all cookies," or use another browser like Chrome, Firefox, or Edge.

Welcome to Your New Digital Banking Experience

Connect to your United Bank accounts at home and on-the-go. Our application works seamlessly across your devices and is built with advanced technology to deliver consistent experience.

Your Money, Wherever You Need It

Access your accounts on any device with a fast, secure, and reliable experience.

Built for iPhone and Android

Our apps are custom-built for your device, offering the best experience on both Apple and Android smartphones and tablets.

Track Your Finances at a Glance

See your balances, search your transaction history, and organize details with notes, images, and custom tags.

Pay Bills and Send Money

Easily pay bills or transfer money to friends and family – quickly, safely, and on your schedule.

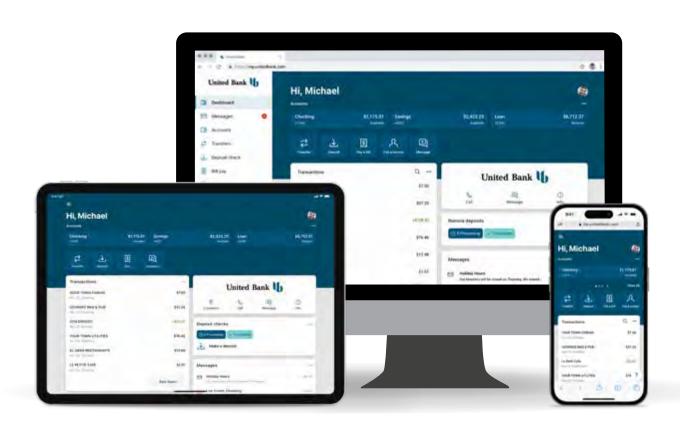


Download the New App.

Make sure to download our new mobile app, United Bank Digital, to stay connected to your accounts at home and on the go.







Mobile Banking Features



Secure Login Option

Log in quickly using fingerprint (Touch ID) or a personal PIN.



Real-Time Account Access

View balances, track activity, search transactions, add notes or images, and filter by tags.



Mobile Check Deposit

Deposit checks anytime using your device's camera.



Bill Pay & Person-to-Person Payments

Pay bills or send money to friends and family – fast and secure.



Flexible Fund Transfers

Easily schedule one-time, recurring, or future-dated transfers.



Customizable App Layout

Personalize your dashboard by arranging features to fit your needs.

Summary of Account Changes

Effective Date: August 18, 2025

This summary outlines upcoming product changes to deposit accounts previously held at Town-Country United Bank (now United Bank). These changes to certain account names, fees, and terms will take effect on August 18, 2025.

To identify the current product type, refer to the most recent United Bank statement. Below is a comparison of current account names, updated names after the upcoming upgrade, and any changes to associated fees or requirements.

Consumer Checking Accounts

Regular (Consumer Checking) → Hometown Checking Key Changes:

- Change in the required minimum opening deposit from \$200 to \$100
- Change in the monthly service charge from \$6 plus \$0.10 per debit transaction with a \$0.10 credit for every \$100 of the lowest minimum balance during the statement cycle to \$8, which can be avoided if you maintain a daily minimum balance of \$1,000

TCUB Checking (UB Checking) → Hometown Checking

Key Changes:

- Change in the required minimum opening deposit from \$200 to \$100
- \$8 monthly service charge can now be avoided by maintaining a minimum daily balance of \$1,000
- Removal of safe deposit box discount and free check orders

Student Account →

Hometown Student

Key Changes:

- Change in the required minimum opening deposit from \$200 to \$100
- Overdraft Privilege² no longer available
- Proof of enrollment as a student is no longer required

Not sure if you're in the right account?

Stop by a branch or call us at 251-446-6000 or 800-423-7026. We're here to help!

Overdraft Protection Transfer Changes

After the upgrade, overdraft protection transfers will change from preset sweep amounts to the exact amount needed to cover the transaction. Your linked account or line of credit will still work the same way – only the transfer method is changing. Contact us if you have questions about your setup or associated fees.

Universal Checking Account Features

- Mastercard® Debit Card
- Online Banking¹
- Mobile Banking App with Check Deposit¹
- Bill Pay (\$4.95 or \$9.95 per month depending on account)
- Telephone Banking
- E-Statements (or a \$4.00 monthly paper statement fee applies)
- Unlimited Check Writing (if supported by the account type)
- Overdraft Protection and Overdraft Privilege² (where applicable)
- Notary and Signature Guarantee Available

Senior Citizens → 60+ Checking

Key Changes:

- Change in the required minimum opening deposit from \$200 to \$100
- Change in monthly service charge from \$2 to \$5, which can be avoided if you maintain a daily minimum balance of \$100
- Change in eligibility age from 62+ to 60+

NOW UB (TCUB) Checking →

Val U Checking Plus

Key Changes:

- Change in the required minimum opening deposit from \$1,500 to \$100
- Change in monthly service charge from \$8 plus fee if the minimum daily balance falls below \$1,500 (\$5 for balances between \$1,499 and \$1,300, \$6 for balances between \$1,299 and \$1,000, and \$7 for balances below \$1,000) to \$15, which can be avoided if you maintain a daily minimum balance of \$2,500
- Change in interest rate from 0.75% with an annual percentage yield of 0.75% to interest rate of 0.05% with an annual percentage yield of 0.05%. Interest rate and annual percentage yield accurate as of July 9, 2025. The interest rate may change as often as daily at our discretion.
- Removal of safe deposit box discount and free check orders
- Val U Benefits can be activated by contacting your local branch

NOW Individual (Checking) →

Val U Checking Plus

Key Changes:

Key Changes:

- Change in the required minimum opening deposit from \$1,500 to \$100
- Change in fee charged if the daily balance falls below \$1,500 (\$5 for balances between \$1,499 and \$1,300, \$6 for balances between \$1,299 and \$1,000, and \$7 for balances below \$1,000) to a \$15 monthly service charge, which can be avoided if you maintain a daily minimum balance of \$2,500
- Change in interest rate from 0.75% with an annual percentage yield of 0.75% to interest rate of 0.05% with an annual percentage yield of 0.05%. Interest rate and annual percentage yield accurate as of July 9, 2025. The interest rate may change as often as daily at our discretion.
- Val U Benefits can be activated by contacting your local branch

Money Market Deposit Account (MMDA) Personal → Personal Tiered MMDA

- Change in the required minimum opening deposit from \$2,500 to \$15,000
- Change in interest rate from 0.75% with an annual percentage yield of 0.75% to a tiered fee structure, interest rate and annual percentage yield are based on daily balance:
 - Daily balance \$0-\$14,999.99: 0.25% interest / 0.25% APY
 - Daily balance \$15,000.00-\$29,999.99: 0.75% interest / 0.75% APY
 - Daily balance \$30,000.00-\$74,999.99: 1.00% interest / 1.00% APY
 - Daily balance \$75,000.00-\$299,999.99: 2.00% interest / 2.02% APY
 - Daily balance more than \$300,000.00: 2.00% interest / 2.02% APY
 - Interest rate and annual percentage yield are accurate as of July 9, 2025. The interest rate may change as often as daily at our discretion.
- Change in fee structure from tiered changes based on daily balance (\$5 balances below \$2,500, \$6 for balances below \$1,500, and \$7 for balances below \$1,000) to a \$20 monthly service charge which can be avoided if you maintain a daily minimum balance of \$15,000

Consumer Savings Accounts Savings →

Personal Savings

Key Changes:

- New monthly service charge of \$5 if balance drops below \$100 at any time during the month
- Change in interest rate from 0.75% with an annual percentage yield of 0.75% to an interest rate of 0.05% with an annual percentage yield of 0.05%. Interest rate and annual percentage yield are accurate as of July 9, 2025. The interest rate may change as often as daily at our discretion.
- \$25 minimum balance to earn interest is no longer required

Christmas Club Savings →

Christmas Savings

• This is a name change only.

Business Checking Accounts Business Checking / Public Funds →

Business Advantage

Key Changes:

- Change in the required minimum opening deposit from \$200 to \$100
- Change in monthly service charge from \$7 plus a \$.10 fee per debit transaction with a \$.10 credit for each \$100 of the lowest minimum balance maintained during the statement cycle to the tiered fee structure based on the debit, credit, and deposited item volume for the statement cycle.

The fee may vary from month to month based on the item volume.

New Transaction Fee Structure:

Debit items include checks, drafts, or ACH withdrawals.

Credit and deposit items include deposit tickets and deposited items.

- Tier 1 (0–10 items): \$2.50 monthly fee
- Tier 2 (11–50 items): \$7.50 monthly fee
- Tier 3 (51-150 items): \$15 monthly fee
- Tier 4 (151-300 items): \$20 monthly fee
- Tier 5 (301–600 items): \$35 monthly fee
- Tier 6 (601–1000 items): \$50 monthly fee
- Change in monthly Bill Pay fee from \$4.95 to \$9.95

NOW Non-Personal / NOW Sole Proprietor/ NOW Public Funds →

Business Checking NOW

Key Changes:

- Change in interest rate from 0.75% with an annual percentage yield of 0.75% to interest rate of 0.05% with an annual percentage yield of 0.05%. The interest rate and annual percentage yield are accurate as of July 9, 2025. The interest rate may change as often as daily at our discretion.
- Change in fee structure from tiered charges based on daily balance (\$5 for balances below \$1,500, \$6 for balances below \$1,300, and \$7 for balances below \$1,000) to a \$15 monthly service charge, which can be avoided if you maintain a minimum daily balance of \$1,500
- Change in monthly Bill Pay fee from \$4.95 to \$9.95

Money Market Deposit Account (MMDA) Business / MMDA Public Funds → Non-Personal Tiered MMDA

Key Changes:

- Change in the required minimum opening deposit from \$2,500 to \$15,000
- Change in interest rate from 0.75% with an annual percentage yield of 0.75% to a tiered structure, interest rate and annual percentage yield are based on daily balance:
 - Daily balance \$0-\$14,999.99: 0.25% interest / 0.25% APY
 - Daily balance \$15,000.00-\$29,999.99: 0.75% interest / 0.75% APY
 - Daily balance \$30,000.00-\$74,999.99: 1.00% interest / 1.00% APY
 - Daily balance \$75,000.00-\$299,999.99: 2.00% interest / 2.02% APY
 - Daily balance more than \$300,000.00: 2.00% interest / 2.02% APY Interest rate and annual percentage yield are accurate as of July 9, 2025. The interest rate may change as often as daily at our discretion.
- Change in fee structure from tiered charges based on daily balance (\$5 balances below \$2,500, \$6 for balances below \$1,500, and \$7 for balances below \$1,000) to \$20 monthly service charge, which can be avoided if you maintain a minimum daily balance of \$15,000

Business Savings Accounts Savings (Business) →

Non-Personal Savings

Key Changes:

- New monthly service charge of \$5 if balance drops below \$300 at any time during the month
- Change in interest rate from 0.75% with an annual percentage yield of 0.75% to interest rate of 0.05% with an annual percentage yield of 0.05%. Interest rate and annual percentage yield are accurate as of July 9, 2025. The interest rate may change as often as daily at our discretion.
- \$25 minimum balance to earn interest is no longer required

Not sure if you're in the right account?

Stop by a branch or call us at 251-446-6000 or 800-423-7026. We're here to help!

1. Fees may apply for some services within Online Banking or Mobile Banking. Cell phone text and data rates may apply.

2. With Overdraft Privilege, we will generally pay your overdraft items up to \$600.00 total for consumer accounts and up to \$800.00 total for non-consumer accounts. However, whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. You will be charged our normal overdraft or return item fee currently \$34.00 for each item that is presented up to \$170.00 per day. Both the amount of the overdraft items and all applicable fees, including but not limited to the overdraft fees, are included in this limit. All deposits to overdrawn accounts are applied to the negative balance. Overdraft Privilege will be available for all checks written, in-person withdrawals, ACH transactions, preauthorized automatic transfers, internet banking and telephone banking. Overdraft Privilege will not be available for ATM and everyday debit card transactions unless you authorize the bank by completing an ATM/Debit Card Consent Form.

Truth in Savings Disclosures for Demand Deposit Accounts

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of July 9, 2025. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

Non-Interest Bearing Accounts

Hometown Checking

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A \$1,000.00 minimum daily balance is required to avoid a monthly service charge of \$8.00.

Hometown Student

Limitations: You must deposit \$100.00 to open this account.

60+ Checking

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A \$100.00 minimum daily balance is required to avoid a monthly service charge of \$5.00.

Business Advantage

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The fee structure is tiered based on the debit, credit and deposited item volume for the statement cycle. The fee may vary from month to month based on the item volume.

- Tier 1 = 0 to 10 items \$2.50 monthly service charge
- Tier 2 = 11 to 50 items \$7.50 monthly service charge
- Tier 3 = 51 to 150 items \$15 monthly service charge
- Tier 4 = 151 to 300 items \$20 monthly service charge
- Tier 5 = 301 to 600 items \$35 monthly service charge
- Tier 6 = 601 to 1000 items \$50 monthly service charge

Interest Bearing Accounts

Val U Checking Plus

Rate Information: The interest rate on the account is 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A \$2500.00 minimum daily balance is required to avoid a monthly service charge of \$15.00.

Business Checking NOW

Rate Information: The interest rate on the account is 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year.

Account Fees: A \$1,500.00 minimum daily balance is required to avoid a monthly service charge of \$15.00.

Personal Tiered MMDA

Rate Information: If the daily balance is less than \$15,000.00, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$14,999.99, but less than \$30,000.00, the interest rate paid on the entire balance in the account will be 0.75% with an annual percentage yield of 0.75%. If the daily balance is more than \$29,999.99, but less than \$75,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the daily balance is more than \$74,999.99, but less than \$300,000.00, the interest rate paid on the entire balance in the account will be 2.00% with an annual percentage yield of 2.02%. If the daily balance is more than \$299,999.99 the interest rate paid on the entire balance in the account will be 2.00% with an annual percentage yield of 2.02%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily.

Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$15,000.00 to open this account.

Account Fees: A \$15,000.00 minimum daily balance is required to avoid a monthly service charge of \$20.00.

Non-Personal Tiered MMDA

Rate Information: If the daily balance is less than \$15,000.00, the interest rate paid on the entire balance in the account will be 0.25% with an annual percentage yield of 0.25%. If the daily balance is more than \$14,999.99, but less than \$30,000.00, the interest rate paid on the entire balance in the account will be 0.75% with an annual percentage yield of 0.75%. If the daily balance is more than \$29,999.99, but less than \$75,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the daily balance is more than \$74,999.99, but less than \$300,000.00, the interest rate paid on the entire balance in the account will be 2.00% with an annual percentage yield of 2.02%. If the daily balance is more than \$299,999.99 the interest rate paid on the entire balance in the account will be 2.00% with an annual percentage yield of 2.02%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily.

Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$15,000.00 to open this account.

Account Fees: A \$15,000.00 minimum daily balance is required to avoid a monthly service charge of \$20.00.

Personal Savings

Rate Information: This account is an interest bearing account. The interest rate on the account is 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. There is no limitation for withdrawals or transfers, but a fee of \$5.00 per withdrawal is assessed, in excess of 2 per month.

Account Fees: A \$100.00 minimum daily balance is required to avoid a monthly service charge of \$5.00.

Non-Personal Savings

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.05% with an annual percentage yield of 0.05%.

Limitations: You must deposit \$100.00 to open this account. There is no limitation for withdrawals or transfers, but a fee of \$5.00 per withdrawal is assessed, in excess of 2 per month.

Account Fees: A \$300.00 minimum daily balance is required to avoid a monthly service charge of \$5.00.

Christmas Savings

Rate Information: The interest rate on the account is 3.00% with an annual percentage yield of 3.00%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account as often as daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited to the account at maturity. If the account is closed before interest is credited, you will not receive the accrued interest. At the end of the club account period November 3, 2025, the funds in the account will be credited to another account.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: A \$20.00 minimum automatic transfer monthly is required from a United Bank Account. A withdrawal fee of \$10.00 applies if withdrawals are made outside of the standard distribution date; there is no limit to withdrawals.

Account Fees: An early closure fee of \$10.00 will be applied if the account is closed before the distribution date.

Limits and Fees Disclosure

Overdraft Items				
Non-Sufficient Funds Returned	\$34.00 per return			
Non-Sufficient Funds Paid	\$34.00 per item			
Overdraft Paid	\$34.00 per item			
Overdraft Returned	\$34.00 per return			
Official Checks				
Official Checks	\$5.00 per check			
Wire Transfers				
Domestic Outgoing Wire	\$25.00 per transfer			
Domestic Incoming Wire	\$15.00 per transfer			
International Outgoing Wire	\$60.00 per transfer			
International Incoming Wire	\$45.00 per transfer			
Collection Service				
Collection Service Foreign	\$20.00 per item / plus cost			
Collection Service Outgoing	\$20.00 per item			
Collection Service Incoming	\$32.50 per item			
Research / Balancing Assistance				
Account Research	\$35.00 per hour / minimum charge			
Account Research Copy/Research	\$35.00 per hour / minimum charge \$1.00 per page			
Copy/Research				
Copy/Research Debit Card	\$1.00 per page			
Copy/Research Debit Card Instant Issue Debit Card	\$1.00 per page			
Copy/Research Debit Card Instant Issue Debit Card Night Depository	\$1.00 per page \$10.00 per card			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag	\$1.00 per page \$10.00 per card \$35.00			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag Lock Bag Additional Key	\$1.00 per page \$10.00 per card \$35.00 \$5.00 per key			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag Lock Bag Additional Key Zipper Bag	\$1.00 per page \$10.00 per card \$35.00 \$5.00 per key			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag Lock Bag Additional Key Zipper Bag Safe Deposit Box	\$1.00 per page \$10.00 per card \$35.00 \$5.00 per key \$5.00			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag Lock Bag Additional Key Zipper Bag Safe Deposit Box Replacement Key	\$1.00 per page \$10.00 per card \$35.00 \$5.00 per key \$5.00			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag Lock Bag Additional Key Zipper Bag Safe Deposit Box Replacement Key Locksmith Fee	\$1.00 per page \$10.00 per card \$35.00 \$5.00 per key \$5.00 \$25.00 per key \$190.00			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag Lock Bag Additional Key Zipper Bag Safe Deposit Box Replacement Key Locksmith Fee 2" x 5"	\$1.00 per page \$10.00 per card \$35.00 \$5.00 per key \$5.00 \$25.00 per key \$190.00 \$20.00 annually			
Copy/Research Debit Card Instant Issue Debit Card Night Depository Lock Bag Lock Bag Additional Key Zipper Bag Safe Deposit Box Replacement Key Locksmith Fee 2" x 5" 3" x 5"	\$1.00 per page \$10.00 per card \$35.00 \$5.00 per key \$5.00 \$25.00 per key \$190.00 \$20.00 annually \$35.00 annually			

Safe Dep	osit Box (continued)	
5" × 5"	\$45.00 annually	
5" x 10"	\$60.00 annually	
6" x 10"	\$70.00 annually	
10"×10"	\$120.00 annually	
Personal Storage Compartment	\$120.00 annually	
Do	rmant Account	
Checking Account Dormancy Fee	\$5.00 per month (after 1 year	
Savings Account Dormancy Fee	\$5.00 per month (after 1 year	
Return Dep	osited / Cashed Checks	
Chargeback	\$10.00 per item	
Chargeback - Special Handling	\$15.00	
	Bill Pay	
Bill Pay Consumer	\$4.95 per month	
Bill Pay Business	\$9.95 per month	
	Transfers	
Overdraft Protection Transfer Fee	\$5.00 per transfe	
Telephone Transfer Fee	\$2.00 per transfe	
М	liscellaneous	
Counter Checks	\$2.00 per page	
Early Closure Fee	\$10.00 (within 180 days)	
Christmas Savings Withdrawal	\$10.00 per withdrawa	
Excess Savings Withdrawal	\$5.00 per withdrawal (in excess of 2 per month	
Money Service Business	\$300.00 per month	
MSB Currency Fee	\$0.50 per every \$1,000 over \$25,000	
Stop Payment	\$34.00 per iten	
Paper Statement	\$4.00 per statemen	
Uncollected Funds Paid	\$34.00 per item	
Uncollected Funds Returned	\$34.00 per iten	
Notary Fee Non-Customer	\$10.00	
Levy	\$75.00	

United Bank

Deposit Account Agreement and Disclosure

INTRODUCTION. In this Deposit Account Agreement and Disclosure, each and all of the depositors are referred to as "you" and "your." The Financial Institution is referred to as "we," "our," and "us." This Deposit Account Agreement contains the terms and conditions governing certain of your deposit accounts with us. As used in this document, the term "Agreement" means this document, the signature card, a rate and fee schedule (which may be in the form of a Rate and Fee Schedule, Time Certificate of Deposit, or Confirmation of Time Deposit, hereinafter called the "Schedule"), Truth in Savings disclosures, a Funds Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if applicable. Each of you signing the signature card for a deposit account acknowledges receipt of this Agreement, and agrees to the terms set forth in the Agreement, as amended from time to time. You agree that we may waive, in our sole discretion, any fee, charge, term, or condition set forth in this Agreement at the time the Account is opened or subsequent thereto, on a one-time basis or for any period or duration, without changing the terms of the Agreement or your obligation to be bound by the Agreement, and we are not obligated to provide similar waivers in the future or waive our rights to enforce the terms of this Agreement.

ADDITIONAL. The term "Agreement" also means the Overdraft Coverage Options and What Else You Should Know, if applicable.

DATE ACCOUNT OPENED. If you open an account with us after 5:00 PM on a business day that we are open, we will consider that the transaction was made at the opening of the next business day for account opening, effective date and issue date purposes.

DEPOSIT ACCOUNTS. From time to time, we may offer or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. If you open multiple Accounts, you may receive Schedule information for each Account, but this Agreement will cover all your Accounts with us. Each of you will be jointly and severally liable to us for debit balances in the Account, including without limitation overdrafts and Account charges, and jointly and severally promise to pay, upon demand, any and all debit balances, all fees and charges, and our reasonable attorneys' fees and costs and expenses of collection, including but not limited to those incurred at trial and on any appeal.

INTEREST. If your Account earns interest, the following information applies: (A) Payment of Interest. We will pay interest at the annual rate specified on the Schedule, which does not reflect compounding ("Interest Rate"). The Schedule also sets forth the frequency of interest payments, the frequency of any compounding and crediting, the interest accrual basis, the balance on which interest will be paid, and any minimum balance requirements. (B) Minimum Balance Requirements. The Schedule may specify a minimum balance that you are required maintain in your Account. If the minimum balance is not maintained during a specified period, we, at our option, may not pay interest on your Account and/or may charge a fee for that period. You should review any minimum balance requirements on the Schedule. (C) Initial Interest Rate. The initial interest rate is the current annual rate of interest that we will pay on the specified balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). (D) Interest Compounding and Crediting. The Schedule will indicate the interest compounding and crediting frequency for your Account (if any). Compounding generally means that interest is being accrued on earned interest. Interest may be compounded more frequently than interest is credited to your Account. (E) Interest Accrual. We may accrue interest on your Account more frequently than we pay or credit interest. The interest that has been calculated, but not paid to the Account, is called accrued unpaid interest. (F) Changes. We have the right to change the rates and fees in accordance with the terms of the Schedule. We also reserve the right to change any other term of this Agreement at our sole discretion.

FEES AND CHARGES. Subject to applicable law, you agree to pay us the fees and charges shown in the Schedules as are applicable to your Account or for other services performed by us. You agree the fees and charges may be changed by us from time to time and authorize us to charge your account for their payment whether or not each charge results in an overdraft of your account. Existing and future charges may be based upon the overall costs of providing account services and may or may not be based upon the direct cost or expense associated with providing the particular service involved. The charges may be based on consideration of profit, competitive position, deterrence of misuse of account privileges by customers, and the safety and soundness of the financial institution. We will notify you of the changes, to the extent required by law.

INSUFFICIENT FUNDS. If an item drafted by you (such as a check you write) or drafted by someone else with your permission (such as a remotely created check or preauthorized draft you authorize someone else to create), or a transaction you authorize (such as a preauthorized electronic fund 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 a fee for returning the payment. When we return a payment due to insufficient available funds, the person who submitted the item or transaction may re-submit the returned item or transaction to us for payment. You understand and agree that we may charge you a fee each time we return an item or transaction that is presented to us for payment because the amount of money available in your account at the time of presentment or re-presentment is not sufficient. See the Schedule of Fees for additional information.

BALANCE METHODS. As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the period, determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal in the account each day."

DEPOSIT RULES. The following terms apply to deposits made to your Account: (A) Endorsements. You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, whether or not they are endorsed by you. You authorize us to supply missing endorsements, and you warrant that all endorsements are genuine. All checks and other items deposited to your Account should be endorsed payable to the order of us for deposit only, followed by your signature and Account number. We may permit you to deposit an electronic image or other electronic information related to a paper check through a service we provide that allows you to use a device, such as a mobile phone, to create and send to us such electronic image or information electronically. Before capturing an electronic image or electronic information of a paper check, you must endorse the check payable to the order of us "for mobile deposit only", followed by your signature and Account number, or any alternative restrictive endorsement we may allow and communicate to you. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looking at it from the front. Endorsements should be in black ink. While we may accept non-conforming endorsements, you will be responsible for any loss incurred by us due to the delay in processing or returning the item for payment. (B) Final Payment. All non-cash items (for example, checks) deposited to your Account are posted subject to our receipt of final payment by the payor bank. Upon receipt of

final payment, the item becomes a collected item. If final payment is not received or if any item you have deposited or cashed is charged back to us for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, our returned item fee, any interest paid on that item, and any other fee we pay or incur. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We reserve the right to refuse any item for deposit into your Account. (C) Notice of Stop Payment, Legal Process, or Setoff. A check received by us before the close of the banking day may be subject to any stop payment order received, legal process served upon, or setoff exercised by us prior to 09:00 AM of the next banking day. Any knowledge, notice, stop payment order, legal process, or setoff comes too late to affect our right or duty to pay a check if it is received after that time. Additional limitations regarding stop payment orders, the right of setoff, or other legal process may be found elsewhere in this Agreement. (D) Direct Deposits. If we offer direct deposit services for automatic preauthorized deposits to your Account of Social Security payments or automatic transfers from your other accounts with us, you must notify us at least 30 days prior to the next scheduled direct deposit or preauthorized transfer if you wish to cancel the direct deposit or transfer service. If any amount deposited must be returned to the government for any reason, you authorize us to deduct the amount from your Account as provided in the Final Payment paragraph above. (E) Crediting of Deposits. The Funds Availability Policy Disclosure provided to you reflects our policies relating to the availability of deposited funds. (F) Substitute Checks and Electronic Files Pertaining to Original Checks. If you deposit a "substitute check" (as defined in Regulation CC § Section 229.2(aaa)) or a purported substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic image or electronic information related to a paper check for deposit into your Account, you agree to reimburse us for losses, costs, and expenses we may pay or incur associated with the electronic image or information not meeting applicable standards for such images and/or from duplicate payment associated with the check. (G) Deposit Discrepancies. When you make a deposit to your account, we will credit your account for the amount stated on your deposit slip and we may provide you with a deposit receipt. We reserve the right to review the deposit and confirm the amount of funds you deposited but are not required to do so. If after any review we determine that the amount credited to your account is incorrect, we may adjust your account for the amount of the discrepancy but reserve the right not to do so if the discrepancy would not be a disadvantage to you. This may be the case, for example, if the amount credited to your account was more than the amount actually deposited by you. Notwithstanding the foregoing, we are not required to adjust your account unless within one year of the date of your account statement that shows the deposit either you notify us of the discrepancy or we discover it on our own. If you do not notify us of the error or we do not discover it on our own during this notice period, the amount credited to the account will be considered final.

WITHDRAWAL RULES. The following terms apply to withdrawals from your Account: (A) Manner of Withdrawal. You may make withdrawals from your Account in any manner that is permitted by us for the type of Account that you have opened. Withdrawals by mail will be posted to your Account as of the day the transaction is processed by us. We may refuse to accept any check other than standard checks provided by us. or approved by us in advance. Withdrawals and transfers from your Account may be restricted as provided in the Agreement, or in the Schedule, or by applicable law. (B) Withdrawal Restrictions and Overdrafts. We do not have to allow you to make a withdrawal from your Account if you don't have sufficient available funds in the Account to cover the full amount of the withdrawal. If there are available funds to cover some, but not all, of the withdrawals or other debits to your Account on a single business day, we will post the checks for which there are sufficient available funds in sequential order by check number, from the lowest check number to the highest. We may pay other withdrawals or debit items (such as charges) prior to paying any checks, and we may post those other withdrawals or debit items in any order we may choose at our sole discretion. If there are insufficient funds available in your Account to cover a withdrawal or debit presented against your Account, this is called an "overdraft". We will handle each overdraft in accordance with our Standard Overdraft Policy (described below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the balance of your account at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your account balance more than one (1) time during this period. (C) Standard Overdraft Policy. Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. For consumer accounts, we may not impose a service charge in connection with an overdraft that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. You may revoke that consent at any time. (D) Notice Requirements. Federal regulations require us to retain the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal from a savings, negotiable order of withdrawal ("NOW"), or money market account. Although we usually pay withdrawals or checks without notice on these accounts, doing so does not mean that we give up this right. (E) Postdated Items. You agree that when you write a check, you will not date the check in the future. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your Account on the date we pay the check, even though the posting date is prior to the date of the check. You further agree that we are not responsible for any loss to you in doing so. We will not honor a postdated check if we receive advance notice from you at such a time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and number of the check, along with the name of the payee. Notices are effective for the time periods stated under STOP PAYMENT ORDERS. You agree that we may return a postdated check to the presenter. (F) Power of Attorney. The person executing a power of attorney will be referred to as the principal and the person acting for the principal as the agent. We may refuse to comply with a power of attorney for reasonable cause, or until we receive an affidavit from the agent stating that the Power of Attorney presented is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or terminated. (G) Signatures. You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to our customers. In light of this, you agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for the sight examination of items with a face amount below an amount specified by us from time to time. You authorize us to store and use Signature Card information in any reasonable form we deem necessary, including any digitized signature capture process. If you use a facsimile signature or other form of mechanically reproduced signature (such as, but not limited to, desktop publishing, digitized, or computer software generated signature), you agree you shall have the sole responsibility for maintaining security of the facsimile or mechanically reproduced signature and the device by which the facsimile or mechanically reproduced signature is affixed and you shall bear the entire risk for unauthorized use thereof whether or not you are negligent. You agree that no facsimile or mechanically reproduced signature we have been authorized to honor may be considered a forgery or an unauthorized signature, but that such facsimile or mechanically reproduced signature shall be effective as your signature or endorsement whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorney's fees) we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or mechanically reproduced signature or the device by which it is affixed. If you use any form of facsimile or mechanically reproduced signature device, you agree to deliver a sample to us if we

Deposit Account Agreement and Disclosure (continued)

request it. (H) Preauthorized Drafts. If we are unable to enforce presentment and transfer warranties on remotely created checks under Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized by you. (I) Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. The merchant or other payee uses the check information, along with the transaction amount, to initiate an ACH debit transaction. The transaction is electronically transferred through the ACH system and the funds will be debited directly from your account and deposited automatically into the merchant or payee's account. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. A description of the transaction will appear on your statement from us. Checks used in these types of transactions will not be returned with your statement. This type of electronic funds transfer from a consumer account is governed by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s). (J) Re-presented Checks. If a merchant electronically re-presents a check returned due to insufficient or uncollected funds, that transaction is not covered by the Electronic Funds Transfer Act. Checks involved in this type of transaction will not be included with your statement. You may authorize a merchant to electronically collect a fee associated with the re-presentment of a check. If a merchant electronically collects a fee associated with the re-presentment of a check, the fee transaction is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosures if the fee is debited as an electronic funds transfer from a consumer account. A description of the transaction will appear on your statement. (K) Check Legends. We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends. (L) Non-Customer Check Cashing Fee. If a person who is not a customer of ours presents a check drawn against one of your accounts for payment over the counter, we may charge the person a service charge for cashing the check. You agree that if the person refuses to pay the service charge, we may not cash the check and we have no liability to you for refusing to cash the check.

STALE CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you.

CHECKING ACCOUNTS. If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals in an individual capacity, a sole proprietor, or a governmental unit, but not professional corporations or business partnerships. A NOW account may also be held by a for profit organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold a NOW account. Otherwise, an organization may hold a NOW account only if it is operated primarily for religious, philanthropic, charitable, educational, or other similar purpose.

SAVINGS ACCOUNTS. A savings account is an interest bearing account and is not a NOW account or time deposit.

TIME DEPOSITS. If your Account is a time deposit, you have agreed to keep the funds on deposit until the maturity of your Account. If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty provided in the Schedule will apply. (A) Penalty. The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the Account. If your Account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest already has been paid, the difference will be deducted from the principal amount of your Account. For fixed rate Accounts, we will use the rate in effect for your deposit. (B) Exceptions. We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawan funds; or (4) if the time deposit is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

STOP PAYMENT ORDERS. Subject to certain limitations, you may order us to stop payment on any check, automated clearing house/pre-authorized electronic funds transfer ("ACH/EFT"), or other item payable from your Account, whether drawn or authorized by you or any other account holder, as follows:

Stop Payment Against a Check or Other Item. A stop payment request against a check or other item payable from your Account will be effective if we receive the order at such time and in such manner as to afford us a reasonable opportunity to act upon the order. A stop payment order against a check or other item payable from your Account is effective for six (6) months, but it lapses after fourteen (14) calendar days if the original order was oral and was not confirmed in writing within that period. A stop payment order against a check or other item payable from your Account may be renewed for additional six (6) month periods if renewed during a period within which the stop payment order is effective.

Stop Payment Against an ACH/EFT. For consumer accounts, a stop payment order against an ACH/EFT may be honored if received at least three (3) banking days before the scheduled date of the transfer. If we honor a stop payment request against an ACH/EFT received on or within three (3) banking days of the scheduled transfer, we do so without any liability or responsibility to any party having any interest in the entry. A stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us written confirmation of a verbal stop order request against an ACH/EFT within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have revoked such authorization. For business accounts, a stop payment against an ACH/EFT is effective until the earlier of (i) you withdraw the stop payment order, (ii) the return of the debit entry, or (iii) six months from the date of the stop payment order, unless renewed in writing.

All stop payment order requests will require you to provide the date, the amount, and the number of the item or authorization, together with the name of the payee. If you give us incorrect information, we will not be liable for failing to stop payment on the item or authorization. Our acceptance of a stop payment order will not constitute a representation that the item or authorization has not already been paid or that we have a reasonable opportunity to act upon the order. You may not stop payment on an official, certified, cashier's, or teller's check issued by us, or request us to stop payment if we have otherwise become accountable for the item or authorization. In addition, you may not stop payment on checks governed by a separate agreement, such as a check guaranty agreement. Further you may not stop payment on an item or authorization after acceptance of the same by us.

Based upon the type of account ownership that you have designated, the following terms and conditions apply.

INDIVIDUAL ACCOUNTS. An Individual Account is an account in the name of one depositor only. Only that person may write checks against the Account or withdraw money, regardless of who actually owns the funds.

MULTIPLE-PARTY ACCOUNTS. This section pertains to multiple party accounts:

- (A) Joint Account Ownership. An account with two or more Account Holders is a joint account. Unless you designate otherwise on the Signature Card, joint Account Holders will be considered joint tenants with right of survivorship.
 - (1) Joint Tenants With Right of Survivorship. If your Account is a joint account with right of survivorship, upon the death of one of the joint Account Holders, that person's ownership interest in the Account will immediately pass to the other joint Account Holder(s).
 - (2) Joint With No Right of Survivorship. If your Account is a joint account with no right of survivorship (Joint as Tenants in Common), upon the death of one of the joint Account Holders, that person's proportionate ownership interest will pass to the estate of the deceased Account Holder.

Each joint Account Holder, without the consent of any other Account Holder, may, and hereby is authorized by every other joint Account Holder, to make any transaction permitted under the Agreement, including without limitation: to withdraw all or any part of the account funds; to pledge the account funds as collateral to us for any obligation, whether that of one or more Account Holders or of a third party; to endorse and deposit checks and other items payable to any joint Account Holder; to give stop payment orders on any check or item, whether drawn by that Account Holder or not; to consent to or revoke consent to payment of service charges on overdrafts that result from ATM transactions or one-time debit card transactions under the Standard Overdraft Policy; and, to close the account, with the disbursement of account proceeds as instructed by the joint Account Holder. Each joint Account Holder is authorized to act for the other Account Holder(s) and we may accept orders and instructions regarding the account from any joint Account Holder. If we believe there to be a dispute between joint Account Holders or we receive inconsistent instructions from the Account Holders, we may suspend or close the account, require a court order to act, and/or require that all joint Account Holders agree in writing to any transaction concerning the account.

Your obligations under the Agreement are joint and several. This means that each joint Account Holder is fully and personally obligated under the terms of the Agreement, including liability for overdrafts and debit balances as set forth above, irrespective of which joint Account Holder benefited from the withdrawal. If you establish a joint account without the signature of the other joint Account Holder(s), you agree to hold us harmless for our reliance upon your designation of the other joint Account Holder(s) listed on our documents. Further, the Account is subject to the right of setoff as set forth below.

- (B) Totten Trust Account. A Totten Trust Account is an informal trust account, reflected on our records, but without a written trust agreement, where the Account is owned by the trustee. The beneficiaries have no right to any funds in the Account during the trustee's lifetime. As the owner of the Account, the trustee may withdraw money from the Account and may, by written direction to us, change the beneficiary under the Account. When the trustee dies, the Account is owned by the named beneficiary or beneficiaries. If the Totten Trust Account is held by more than one trustee, the trustees will be subject to the rules pertaining to joint account ownership as set forth above. If there is no surviving beneficiary upon the death of the last trustee, state law will determine ownership of the funds in the Account.
- (C) P.O.D. Account. A Payable on Death (P.O.D.) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, change the P.O.D. payee(s) under the Account. When the Account Holder dies, the Account is owned by the P.O.D. payee(s). If the P.O.D. Account is held by more than one person, each Account Holder will be subject to the rules pertaining to joint account ownership as set forth above. If there is more than one surviving P.O.D. payee, the respective interest of each shall be deemed to be in equal shares, unless otherwise stated in the Financial Institution's deposit account records and as allowed by applicable state law. If there is no surviving P.O.D. payee upon the death of the last owner, state law will determine ownership of the funds in the Account.

ADDITIONAL ACCOUNT TYPES. This section applies to other deposit account types:

- (A) Formal Trust Account. A Formal Trust Account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) will supply to us a copy of any trust agreement or a Certification of Trust covering the account. To the extent permitted by law, we may require additional information and documentation. We may require the trustee(s) to provide additional certifications and documentation to support any change in the trust agreement or the opening of additional accounts by the trust. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). The trustee(s) and/or any person opening the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the Account.
- (B) Uniform Transfer to Minors. If you have established the account as a custodian for a minor beneficiary under our state version of the Uniform Transfers to Minors Act, your rights and duties are governed by the Act. You will not be allowed to pledge the account as collateral for any loan to you. Deposits in the account will be held by us for the exclusive right and benefit of the minor. The custodian and/or any person opening the Account, in their individual capacity, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in handling or dealing with the Account.
- (C) Representative Payee Accounts. Subject to applicable law, a Representative Payee Account is a type of fiduciary account in which a representative payee (appointed by the Social Security Administration) manages Social Security and Supplemental Security funds received on behalf of a beneficiary. Upon our request, the representative payee will provide sufficient documentation from the Social Security Administration indicating his or her appointment as a representative payee for the Account Holder. We may require additional documentation from the representative payee indicating his or her authority to act on behalf of the Account Holder. The representative payee does not have an ownership interest in funds in the Account. The representative payee does not have a right of survivorship in the Account on the death of the Account Holder. We act only as custodian of the funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the representative payee. The representative payee agrees to indemnify, and hold us harmless from and against any and all loss, cost, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by the beneficiary, a government entity or by any other party regarding the authority or actions taken by the representative payee in handling or dealing with the Account.
- (D) Agency Account. An Agency Account is an account to which funds may be deposited and withdrawals made by an Agent designated by the owner of the funds. An Agent has full authority with regard to the Account but does not have an ownership interest in the account. An Agency Account is revocable at any time by notifying us in writing. An Agency designation may be combined with one of the other forms of account ownership.
- (E) Business Accounts. If the Account is not owned by a natural person (for example, it is owned by a corporation, partnership, limited liability company, sole proprietorship, unincorporated association, etc.), then the Account Holder must provide us with evidence to our satisfaction of

Deposit Account Agreement and Disclosure (continued)

the authority of the individuals who sign the signature card to act on behalf of the Account Holder. On any transactions involving the Account, we may act on the instructions of the person(s) authorized in the resolutions, banking agreement, or certificate of authority to act on behalf of the Account Holder. You agree to notify us in writing of any changes in the person(s) authorized or the form of ownership. If we receive conflicting instructions or a dispute arises as to authorization with regard to the handling of the Account, you agree we may place a hold on the Account until such conflict or dispute is resolved to our satisfaction and we will not be liable for dishonored items as a result of such hold.

- (F) Fiduciary Accounts. With respect to all fiduciary accounts, including but not limited to estate accounts, guardianship accounts, representative payee accounts, and conservatorship accounts, and any Formal Trust Account, Uniform Transfers to Minors Act Account, or Agency Account, we reserve the right to require such documents and authorizations as we may deem necessary or appropriate to satisfy that the person(s) requesting or directing the withdrawal of funds held in the Account have the authority to withdraw such funds. This applies at the time of account opening and at all times thereafter.
- (G) Attorney Client Trust Subject to applicable law, an Attorney Client Trust or IOLTA Trust Account is an account set up by an attorney or law firm to hold client or third party funds in trust, separate from the attorney's or law firm's funds. Upon our request, the authorized signers for an Attorney Client Trust or IOLTA Trust Account will provide documentation required by applicable state law and applicable bar association (or similar entity) rules. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the attorney or law firm as trustee(s). The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement. If this is an IOLTA Trust Account, we will not permit the lawyer or law firm to receive the interest. The interest (minus applicable fees) on an IOLTA Trust Account will be remitted pursuant to your instructions and at your request. IOLTA Trust Accounts are used to hold an attorney's or law firm's client funds that are nominal in amount or held for short periods of time.
- (H) Real Estate Broker Client Trust Accounts Subject to applicable law, a real estate broker may open account(s) to hold client or third party funds in trust, separate from the broker's funds. We act only as custodian of the funds. We are under no obligation to act as a trustee or to inquire as to the powers or duties of the broker or other authorized signer(s) as trustee(s). The broker and any authorized individual on the account in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any client or third party with respect to the authority, actions or inaction taken by the broker or authorized signer(s) in handling or dealing with the Account. Upon our request, the authorized signer(s) for this type of account will provide to us any documents required by applicable law and /or real estate professional rules.
- (I) Government/Municipal/Public Funds Accounts. This type of account is owned by a government or public entity. For this type of account, you agree to provide us with authorization document(s) (in a form acceptable to us) stating that we are designated as a depository for the funds of the government or public entity and such documentation shall state the individual(s) authorized to act on behalf of the government or public entity and the extent of their authority. We may rely upon such documentation until we receive written notice of a change and new authorization documents. We are not responsible for any transaction conducted by a previously authorized individual until we actually receive written notice that the authorized individual's authority has been revoked. Unless specifically stated otherwise in the authorization document(s), we can rely on one authorization for all accounts owned by the government or public entity. If required by law, you agree to enter into a Collateral Security Agreement regarding this type of account.
- (J) Health Savings Account. A Health Savings Account (HSA) is a tax preferred account that you agree: a) you are eligible to open and maintain, b) to notify us when you are no longer eligible to maintain, c) will be used for contributions, withdrawals, and earnings for qualified medical expenses or as allowed by law, and d) you will execute and comply with the terms and conditions in the Health Savings Account Trust or Custodial Agreement. Consult your tax advisor about the tax treatment of contributions, withdrawals and earnings.

ASSIGNABILITY. The account established under this Agreement is not assignable or transferable except with our consent. We must approve any pledge of the Account and any such pledge remains subject to any right we have under the Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require the Account be closed and a new account opened in the name of the transferee or pledgee.

FINANCIAL INSTITUTION LIABILITY. You agree that if we do not properly complete a transaction according to the Agreement, we will not be liable in any event for losses or damages in excess of the amount of the transaction, and we will not be liable if circumstances beyond our control prevent the transaction, or the funds in your Account are or may be subject to legal process or other claim. In no event will we be liable for consequential damages. In receiving items from you for withdrawal or deposit, we act only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. We reserve the right to refuse any item for deposit or to reverse credit for any deposited items or to charge your Account for items should they become lost in the collection process.

RIGHT OF SETOFF. Subject to applicable law, we may exercise our right of setoff or security interest against any and all of your Accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, for any liability or debt of any of you, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, gamishments, levies, attorneys' fees, or other obligations. If the Account is a joint or multiple-party account, each joint or multiple-party account holder authorizes us to exercise our right of setoff against any and all Accounts of each Account Holder. We may not exercise our right of setoff or security interest if prohibited by the Military Lending Act.

DORMANT ACCOUNTS. If you have not made a withdrawal from, or a deposit to, your Account for an extended period of time and we have been unable to contact you, your Account may be classified by us as dormant. Subject to applicable law, we may charge a dormant account fee on the Account, and the Account will be presumed to be abandoned. In accordance with state law, funds in abandoned accounts will be remitted to the custody of the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ACCOUNT STATEMENTS. You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. Each account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within certain time limits after the statement that incorrectly reflects your transactions is made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within Thirty (30) calendar days after the statement and the altered or forged item(s) are made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within Ten (10) calendar days after the statement and first altered or forged items were made available. You must report any other Account problem including encoding errors, and errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within Sixty (60) calendar days. If

the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. See the Substitute Check Policy Disclosure (if applicable) for further information. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within Thirty (30) calendar days. If we truncate your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

WHOLESALE WIRE AND ACH TRANSACTIONS. With respect to wire transfers or other transfers of funds not governed by the Electronic Funds Transfer Act, you agree to enter into and comply with our wire transfer (if applicable) agreement and to comply with our security procedures and this section. We advise you that any receiving financial institution (including us) is entitled to rely on any account or bank number you have provided even though that account or bank number may identify a party different from the person or entity you have described by name in any transfer order.

- (A) Provisional Payment. Credit given by us to you with respect to an ACH credit or wholesale (wire) funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.
- (B) Notice of Receipt. We will notify you of the receipt of payments in the periodic account statements we provide to you. You acknowledge that we will not give next day notice to you of receipt of an ACH or wholesale (wire) funds transfer item.

UNLAWFUL INTERNET GAMBLING TRANSACTIONS PROHIBITED. If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

NOTICES. The following terms apply to notices relating to your Account. (A) Notice of Amendments. You agree that the terms and conditions of the Agreement, including without limitation all rates, fees, and charges, may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the Account evidences your agreement to any amendment. Notices will be sent to the most recent address shown on our records for your Account. Only one notice will be given in the case of joint account holders. (B) Account Changes. Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. It is your responsibility to notify us of any change in your address or name. We are required to honor items drawn only on the listed Account name. Further, we are required to attempt to communicate with you only at the most recent address provided to us.

ACCOUNT TERMINATION. You and we agree that either of us may close your Account and terminate this Agreement at any time with or without cause. We will provide written notice to you in advance if we decide to terminate your Account relationship for any reason other than abuse of the account relationship or to prevent a loss. You agree that advance written notice from us will be reasonable if it is mailed to your statement mailing address at least thirty (30) calendar days prior to the date upon which an account will be closed and this Agreement terminated. You agree that in instances of account abuse or to prevent a loss, notice is reasonably given by us if mailed immediately upon account closure. You may close any of your accounts by notifying us in writing. When an interest bearing account is closed, there may be accrued interest that has not been credited to the account. In that case, we will pay you the interest UNLESS we have told you otherwise. Further, for security reasons, we may require you to close your Account and to open a new account if: there is a change in authorized signers; there has been a forgery or fraud reported or committed involving your Account; any Account checks are lost or stolen; you have too many transfers from your Account; or, any other provision of our Agreement with you is violated. After the Account is closed, we have no obligation to accept deposits or pay any outstanding checks. You agree to hold us harmless for refusing to honor any check drawn on a closed account. In the event that we close your Account, we may mail you a Cashier's Check for the applicable remaining Account balance. The termination of this Agreement and closing of an account will not release you from any fees or other obligations incurred prior to the date upon which this Agreement is terminated and an account closed, any fees assessed by us in the process of closing an account, or from your responsibility to maintain sufficient funds in an account to cover any outstanding checks or other debit items.

GOVERNING LAW. This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Alabama in which we are located and where you opened your account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement.

SYSTEMS AND SOFTWARE. We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

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.

CREDIT VERIFICATION. You authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purposes of considering your application for the Account, reviewing or collecting any Account opened for you, or for any other legitimate business purpose. You authorize us to disclose information about your account to a credit reporting agency if your Account was closed because you have abused it.

MISCELLANEOUS PROVISIONS. If you or your Account becomes involved in any legal proceedings, your use of the Account may be restricted. You agree not to use the Account in any illegal activity. We shall be entitled to act upon any legal process served upon us which we reasonably believe to be binding, with no liability to you for doing so. You understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that you receive accurate, courteous, and fair treatment. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. You agree to pay all expenses, including reasonable attorneys' fees, involved in the collection of

Deposit Account Agreement and Disclosure (continued)

fees, charges or overdrafts, or the enforcement of any other rights of the bank in relation to this Account. In the event of any dispute over who has the right to make withdrawals from this Account or who owns the funds on deposit in the Account, we may interplead the funds in the account in the court of appropriate jurisdiction, naming all of the claimants to the Account as defendants in such action. We shall be reimbursed out of the Account for all expenses, including attorneys' fees, that we incur in any such action. Any action by us for reimbursement from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.

Member FDIC

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Summary of CD Account Changes

This document provides details about your existing Certificate of Deposit/IRA at United Bank (formerly Town-Country United Bank).

What Remains the Same

Your current account rate, term, and maturity date previously disclosed at the date of issuance or the last renewal date will remain the same at the time of the upgrade.

What Will Change at Upgrade

Effective August 18, 2025, the following changes will be made to your account:

Time Account Information for CDs/IRAs with a term of 12 months or less:

Your account will mature at the maturity date disclosed previously at the date of issuance or last renewal date. If you withdraw any of the principal before the maturity date, we will impose a penalty of three months interest on the amount withdrawn or \$50.00 whichever is greater.

Time Account Information for CDs/ IRAs with a term greater than 12 months:

Your account will mature at the maturity date disclosed previously at the date of issuance or last renewal date. If you withdraw any of the principal before the maturity date, we will impose a penalty of six months interest on the amount withdrawn or \$50.00 whichever is greater.

182 TDOA,12-Month TDOA, 24-Month TDOA, 24-Month TDOA IRA, and 5-Year TDOA

Limitations: You may not make additional deposits into this account.

What will Change at your next maturity or renewal date: If you choose to renew your current CD or if it renews automatically it will convert to a new account term at that time. The terms of your account will change as outlined in the chart to the right.

Current UB (TCUB) CD/IRA Term	New UB CD Account Term
91-Day	3-Month CD
182-Day MMKT 182 TDOA	6-Month CD
12-Month MMKT 12-Month TDOA 18-Month MMKT	12-Month CD
24-Month Rate Change Special 24-Month MMKT 24-Month TDOA	24-Month CD
36-Month MMKT	36-Month CD
5-Year TDOA	60-Month CD
Various Terms	1-Month CD
24-MO TDOA IRA 182-Day IRA CD 18-Month IRA CD 12-Month IRA CD	12-Month CD IRA
3-Year IRA CD	36-Month IRA
TDOA-IRA 18 MO	18-Month TDOA IRA
24-Month CD IRA	24-Month IRA

For complete details for the renewal terms, please review the disclosure specific to your CD term.

Truth in Savings Disclosures

Interest Rates and Annual Percentage Yields are current as of July 9, 2025. For current rates call (251) 446-6000

General Policies for Certificate of Deposit/IRA Accounts

- Rate Information: The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the entire term. Interest begins to accrue on the business day you deposit noncash items (for example, checks). We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. (Not applicable for 18-Month Time Open IRA)
- **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- **Limitations:** You must deposit \$500.00 to open this account. You may not make additional deposits into this account. (Not applicable for 18-Month Time Open IRA) You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw interest accrued in the term before maturity of that term without penalty.
- **Time Account Information:** This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

3-Month CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.55% with an annual percentage yield of 0.55%. Interest will be compounded daily and will be credited at maturity.

Time Account Information: Your account will mature in 3 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of three months interest on the amount withdrawn or \$50.00 whichever is greater.

6-Month CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.60% with an annual percentage yield of 0.60%. Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 6 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of three months interest on the amount withdrawn or \$50.00 whichever is greater.

12-Month CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.75% with an annual percentage yield of 0.75%. Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of three months interest on the amount withdrawn or \$50.00 whichever is greater.

24-Month CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.85% with an annual percentage yield of 0.85%. Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six months interest on the amount withdrawn or \$50.00 whichever is greater.

36-Month CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.95% with an annual percentage yield of 0.95%. Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six months interest on the amount withdrawn or \$50.00 whichever is greater.

60-Month CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 1.20% with an annual percentage yield of 1.20%. Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six months interest on the amount withdrawn or \$50.00 whichever is greater.

1-Month CD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.55% with an annual percentage yield of 0.55%. Interest will be compounded daily and will be credited at maturity.

Time Account Information: Your account will mature in 1 Month. If you withdraw any of the principal before the maturity date, we will impose a penalty of three months interest on the amount withdrawn or \$50.00 whichever is greater.

12-Month CD IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 1.00% with an annual percentage yield of 1.00%. Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 12 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of three months interest on the amount withdrawn or \$50.00 whichever is greater.

36-Month IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 1.20% with an annual percentage yield of 1.20%. Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 36 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six months interest on the amount withdrawn. If age 59 1/2, penalty is waived.

18-Month Time Open IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 4.25% with an annual percentage yield of 4.32%.

The interest rate and annual percentage yield may change. The interest rate on the account is based on 18-Month Time Open IRA. We may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Limitations: You must deposit \$500.00 to open this account, not to exceed annual contribution limits. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw interest accrued in the term before maturity of that term without penalty.

Time Account Information: Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six months interest on the amount withdrawn. If age 59 1/2, penalty is waived. We will use the rate in effect on the date of withdrawal.

24-Month IRA

Rate Information: This Account is an interest bearing account. The interest rate on the account is 1.10% with an annual percentage yield of 1.10%.

Interest will be compounded quarterly and will be credited quarterly.

Time Account Information: Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we will impose a penalty of six months interest on the amount withdrawn. If age 59 1/2, penalty is waived.

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