



wayne
BANK™

Presence Bank is merging into Wayne Bank

This is a conversion guide for customers transitioning
from Presence Bank to Wayne Bank

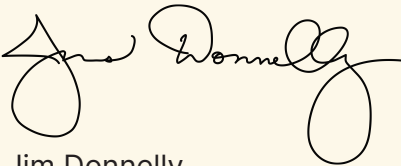
Welcome to Wayne Bank. We've been helping make lives better, businesses stronger, and communities brighter since our start in Honesdale, Pennsylvania in 1871. As a true community bank, we're passionate about supporting our neighbors and making Every Day Better™ for you and the Pennsylvania communities we serve.

Presence Bank shares our same values, culture, and commitment to exceptional service. By coming together under the Wayne Bank name, we'll be able to do more for you while staying true to being your independent community bank.

Our expanded footprint will cover the Northeastern, Central, and Southeastern areas of Pennsylvania, making our combined institution the state's premier community bank.

This guide contains important information regarding our merger, including the many benefits to you—from expanded products and services to a greater capacity to serve you.

Thank you again for your support of community banking. We look forward to the opportunity to make your every day—and our communities—better.

A handwritten signature in black ink that reads "Jim Donnelly". The signature is fluid and cursive, with a large loop at the end of the "y".

Jim Donnelly

President and CEO

About Wayne Bank

Every day, opportunity knocks at the door, offering a wealth of new chances. Whether you're building a home, a business, or the life of your dreams, look to us for the support you need. Because we're local, we're deeply invested in the people, businesses, and communities we serve. By building relationships with our customers, we're able to offer solutions and guidance to help you turn opportunities into accomplishments. Wayne Bank was founded in 1871 as Wayne County Savings Bank. We set to work supporting local businesses, including boat builders, manufacturers, farmers, textile workers, and other thriving industries that transformed our communities. Today we have 33 branches across Pennsylvania and New York, and we're still in the business of helping to transform our communities—making Every Day Better™ for the people and businesses we serve.





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Important Dates

Please reference these important dates and steps to assist with your transition to Wayne Bank. All times listed are Eastern Standard Time (EST).

Week of March 23

- If you currently have a Presence Bank Visa® Debit Card, you will receive your Wayne Bank Visa® Debit Card in the mail. For your security, your new Wayne Bank Visa® Debit Card will come in a plain white envelope, so please be on the lookout for your new card.
 - When you receive your new Wayne Bank Visa® Debit Card, there will be instructions to call a toll-free number to activate your new card and to select your personal identification number (PIN).
 - Begin using your Wayne Bank Visa® Debit Card on Monday, April 13, 2026.
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Monday, April 6, 2026

- If you have eBills or bill payments due through Presence Bank, you will need to make payments prior to April 6, 2026 to avoid late fees.
-

Wednesday, April 8, 2026

- We recommend that you schedule any upcoming payments or transfers before April 8, 2026, as you will be unable to initiate a new payment or account transfer after this date through Conversion Weekend.
 - Presence Bank Online Banking, Mobile Banking, and Mobile Deposit services will be unavailable for completing transfers including internal and external transfers, ACH transactions, and loan payments/advances. You may continue to use your Presence Bank Online Banking and Mobile Banking for inquiries only.
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Friday, April 10, 2026

- Presence Bank branches will close at 4:30 pm.
 - Online and in-person domestic wires into and out of Presence Bank should be completed by 3:00 pm on Friday, April 10, 2026.
 - Online and in-person foreign wires into and out of Presence Bank should be completed by 2:00 pm on Friday, April 10, 2026.
-

**Friday, April 10 at 4:30 pm through Monday, April 13 at 9:00 am
(Conversion Weekend)**

- Online Banking and Mobile Banking services will be available for inquiries only.
- Telephone Banking will be unavailable.
- You will not be able to make Mobile Deposits during this time.
- You may continue to use your Presence Bank Visa® Debit Card throughout the Conversion Weekend.
- You will have access to your accounts via your Presence Bank Visa® Debit Card and you may make purchases and access cash via ATMs; however, balance inquiries and transfers between accounts will not be available until after 9:00 am on Monday, April 13, 2026.
- You may notice a delay in card transactions debiting your account due to the Conversion Weekend. Please refer to the Debit Card FAQ on page 46 for additional details.
- Scheduled and recurring bill payments will occur during this time, but you will be unable to initiate a new payment or account transfer. See page 96 for more information.
- For assistance over the Conversion Weekend, call us at 1-855-826-0475. Please note: Account information will not be available during the conversion weekend.
- Loan information will not be accessible through Online Banking, Mobile Banking, and Telephone Banking. Funds will not be available for advances during this time.

ACTION ITEM

If you anticipate the need to draw funds from your line of credit, please do so **before Friday, April 10, 2026.**

Saturday, April 11

- The Georgetown Branch will be closed to prepare for the conversion.
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Monday, April 13

- This marks the first day that your accounts will be active with Wayne Bank. All branches will be open regular hours and ready to assist you. Please visit your branch during normal business hours or call 1-855-826-0475 after 8:00 am with any questions.

ACTION ITEMS

Visit wayne.bank to access your accounts through Online Banking. Please refer to Page 52 for first-time login steps.



Download the Wayne Bank Mobile Banking app from the Apple Store or Google Play Store. Please refer to page 53 for first-time login steps.



Continue to use your Presence Bank Card through April 12, 2026. If you have not already done so, activate your Wayne Bank Visa® Debit Card and begin using it on April 13, 2026. Once you have successfully made a purchase with your new Wayne Bank card, destroy your Presence Bank Card. Your Presence Bank Debit Card will be deactivated and will not work beginning Monday, April 13, 2026.

Account Comparisons

Wayne Bank offers a variety of accounts designed to meet your unique needs. Your existing account will be converted to the most comparable Wayne Bank account and will be subject to the terms and conditions of that comparable account **effective April 13, 2026.**

The next several pages show the differences between your current account(s) and what your account(s) will be beginning on April 13, 2026. This does not reflect features that are not changing. Refer to the Personal and Business Account Disclosures and Service Fee Schedule Disclosure on pages 138-141 for additional information governing your account(s).



Personal Accounts

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Free Checking</p>	<p>Simply Free Checking</p>
<ul style="list-style-type: none"> • \$20.00 per month Dormant Fee after 18 months of inactivity • Reimburse up to \$15.00 of foreign (non-Presence Bank) ATM fees per month • SaveUP Program 	<ul style="list-style-type: none"> • \$5.00 per month Dormant Fee after 12 months of inactivity • No reimbursement of any foreign (non-Wayne Bank) ATM fees • No SaveUP Program
<p>Life Checking</p>	<p>Simply Free Checking</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$500.00 – \$24,999.99 - \$25,000.00 – \$99,999,999,999.99 • \$500.00 minimum daily balance required to earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity • Reimburse up to \$15.00 of foreign (non-Presence Bank) ATM fees per month • Free Annual Order of Standard Personalized Checks • SaveUP Program 	<ul style="list-style-type: none"> • Non-interest-bearing account • \$5.00 per month Dormant Fee after 12 months of inactivity • No reimbursement of any foreign (non-Wayne Bank) ATM fees • No free check orders • No SaveUP Program

Current Product Name and Account Details	Product Name and Account Differences beginning April 13, 2026
Rewards Checking	Rewards Checking
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$500.00 – \$24,999.99 - \$25,000.00 – \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$500.00 minimum daily balance required to avoid an \$8.00 monthly service charge • \$500.00 minimum daily balance required to earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity • Reimburse all foreign (non-Presence Bank) ATM fees each month • One free domestic wire transfer per month • SaveUP Program 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • No minimum daily balance required to earn APY or to avoid a service charge • \$5.00 monthly service charge • \$5.00 per month Dormant Fee after 12 months of inactivity • No reimbursement of any foreign (non-Wayne Bank) ATM fees • No free domestic wire transfers • No SaveUP Program • Additional features included. Visit wayne.bank for these features.

Current Product Name and Account Details	Product Name and Account Differences beginning April 13, 2026
Savings	Statement Savings
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$99.99 - \$100.00 - \$499.99 - \$500.00 – \$24,999.99 - \$25,000.00 – \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$100.00 minimum daily balance required to avoid an \$8.00 monthly service charge • \$100.00 minimum daily balance required to earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity • No minimum daily balance required to earn APY 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$200.00 minimum daily balance required to avoid a \$2.00 monthly service charge • \$50.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 24 months of inactivity • Transfers from a Statement Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle. • Excess Transaction Fee - A per item fee of \$10.00 will be charged for each transfer in excess of six during a statement cycle

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Money Market – Balance of \$25,000 or Greater</p>	<p>Investor Checking</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$2,500.00 - \$149,999.99 - \$150,000.00 – \$249,999.99 - \$250,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$2,500.00 minimum daily balance required to avoid an \$8.00 monthly service charge • \$2,500.00 minimum daily balance required to earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity • Reimburse up to \$15.00 of foreign (non-Presence Bank) ATM fees per month 	<ul style="list-style-type: none"> • Interest rate and APY tiers: <ul style="list-style-type: none"> - \$5,000.00 – \$24,999.99 - \$25,000.00 – \$49,999.99 - \$50,000.00 – \$99,999.99 - \$100,000.00 – \$249,999.99 - \$250,000.00 – \$499,999.99 - \$500,000.00 - \$999,999.99 - \$1,000,000.00 or greater. Call 1-800-598-5002 for current rates and yields • If an account is closed before interest is credited, accrued interest will not be paid • \$25,000.00 minimum daily balance required to avoid a \$15.00 monthly service charge • \$5,000.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 12 months of inactivity • No reimbursement of any foreign (non-Wayne Bank) ATM fees

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Money Market – Balance of less than \$25,000</p>	<p>Money Market</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$2,500.00 - \$149,999.99 - \$150,000.00 – \$249,999.99 - \$250,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$2,500.00 minimum daily balance required to avoid an \$8.00 monthly service charge • \$20.00 per month Dormant Fee after 18 months of inactivity • Reimburse up to \$15.00 of foreign (non-Presence Bank) ATM fees per month 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$2,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$5.00 per month Dormant Fee after 12 months of inactivity • No reimbursement of any foreign (non-Wayne Bank) ATM fees

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Kids Savings</p>	<p>Statement Savings</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$99.99 - \$100.00 - \$499.99 - \$500.00 - \$24,999.99 - \$25,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • No minimum daily balance required to avoid a service charge or earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$200.00 minimum daily balance required to avoid a \$2.00 monthly service charge. Service charge is waived for account holders under the age of 18 until the statement cycle after the month the account holder turns 18 years old • \$50.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 24 months of inactivity • Transfers from a Statement Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle. • Excess Transaction Fee - A per item fee of \$10.00 will be charged for each transfer in excess of six during a statement cycle

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Certificate of Deposit (CD) including Individual Retirement Account (IRA) CD</p>	<p>Certificate of Deposit (CD) including Individual Retirement Account (IRA) CD</p>
<ul style="list-style-type: none"> • \$250.00 minimum daily balance required to earn APY • Withdrawals from the account are not permitted without an early withdrawal penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms up to 3 months - 3 months of interest - Terms from 6 months to 11 months - 6 months of interest - Terms 12 months to 35 months - 12 months of interest - Terms 36 months to 84 months - 36 months of interest 	<ul style="list-style-type: none"> • No minimum balance required to earn APY • You can withdraw interest accrued in a term before maturity of that term without penalty. You can withdraw interest after it is credited to your account without penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms 32 days to 12 months - 90 days interest - Terms 13 months or greater - 180 days interest

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Pick Your Term Certificate of Deposit (CD) including Individual Retirement (IRA) Account CD</p>	<p>Certificate of Deposit (CD) including Individual Retirement Account (IRA) CD</p>
<ul style="list-style-type: none"> • \$250.00 minimum daily balance required to earn APY • Withdrawals from the account are not permitted without an early withdrawal penalty • Early Withdrawal Penalty - 12 months of interest • Automatically renews for a 12-month term at maturity 	<ul style="list-style-type: none"> • There is no minimum daily balance required to earn APY • You can withdraw interest accrued in a term before maturity of that term without penalty. You can withdraw interest after it is credited to your account without penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms 32 days to 12 months – 90 days interest - Terms 13 months or greater – 180 days interest • Will automatically renew at the original term disclosed at account opening
<p>IDA Statement Savings</p>	<p>IDA Statement Savings</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$99.99 - \$100.00 - \$499.99 - \$500.00 - \$24,999.99 - \$25,000.00 - \$99,999,999.99 • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • \$5.00 per month Dormant Fee after 24 months of inactivity

Business Accounts

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Business Checking</p>	<p>Business Checking</p>
<ul style="list-style-type: none"> • \$20.00 per month Dormant Fee after 18 months of inactivity • Excess item fee of \$0.40 for each deposit and debit transaction, excluding ACH and Online Bill Pay transactions, in excess of 300 during a statement cycle • Reimburse up to \$15.00 of foreign (non-Presence Bank) ATM fees per month 	<ul style="list-style-type: none"> • \$5.00 per month Dormant Fee after 12 months of inactivity • Excess item fee of \$0.25 for each ACH debit and credit, deposit ticket, and check, in excess of 250 during a month • No reimbursement of any foreign (non-Wayne Bank) ATM fees

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Gold Business Checking</p>	<p>Business Interest Checking</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$4,999.99 - \$5,000.00 - \$99,999.99 - \$100,000.00 – \$149,999.99 - \$150,000.00 - \$199,999.99 - \$200,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$1,000.00 minimum daily balance required to avoid a \$10.00 monthly service charge • No minimum daily balance required to earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity • Excess item fee of \$0.40 for each deposit and debit transaction, excluding ACH and Online Bill Pay transactions, in excess of 300 during a statement cycle • Reimburse up to \$15.00 of foreign (non-Presence Bank) ATM fees per month 	<ul style="list-style-type: none"> • Effective April 13, 2026, the interest rate on the account will be the interest rate in effect for the Gold Business Checking account at the close of business on April 10, 2026. The interest rate will be fixed until December 31, 2026, and will no longer be based on tiers. After December 31, 2026, at Wayne Bank's discretion, the interest rate and APY may change at any time. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$1,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$1,500.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 12 months of inactivity • No excess item fee • No reimbursement of any foreign (non-Wayne Bank) ATM fees

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>IOLTA Checking</p>	<p>Business Interest Checking</p>
<ul style="list-style-type: none"> • Must have an active Business Checking or Gold Business Checking to serve as an operating account • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$4,999.99 - \$5,000.00 - \$9,999.99 - \$10,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • No minimum daily balance required to earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • No operating account required • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$1,500.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 12 months of inactivity

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Association Checking</p>	<p>Business Interest Checking</p>
<ul style="list-style-type: none"> • Interest rate is based on the WSJ Prime rate minus 3.616% (margin) • If an account is closed before interest is credited, accrued interest will be paid • No minimum daily balance required to avoid a service charge or earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Effective April 13, 2026, the interest rate on the account will be the interest rate in effect for the Associate Checking account as of the close of business on April 10, 2026. The interest rate will be fixed until December 31, 2026, and will no longer be based on an index and margin or have a maximum interest rate. After December 31, 2026, at Wayne Bank’s discretion, the interest rate and APY may change at any time. You can call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$1,500.00 minimum daily balance to avoid a \$10.00 monthly service charge • \$1,500.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 12 months of inactivity

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Business Money Market</p>	<p>Business Money Market</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$2,500.00 - \$149,999.99 - \$150,000.00 – \$249,999.99 - \$250,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$10,000.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$2,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$5.00 per month Dormant Fee after 12 months of inactivity

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Premier Money Market</p>	<p>Business Money Market</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$249,999.99 - \$250,000.00 - \$99,999,999,999.99 • Interest rate is based on the Prime index as follows: <ul style="list-style-type: none"> - Tier 1 – 20% of Prime - Tier 2 – 45% of Prime • If an account is closed before interest is credited, accrued interest will be paid • No minimum daily balance required to avoid a service charge or earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Effective April 13, 2026, the interest rate on the account will be the interest rate in effect for the Premier Money Market account as of the close of business on April 10, 2026. The interest rate will be fixed until December 31, 2026, and will no longer be based on an index, margin, or tiers and will not have a maximum interest rate. After December 31, 2026, at Wayne Bank's discretion, the interest rate and APY may change at any time. You can call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$2,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$2,500.00 minimum daily balance required to earn APY. • \$5.00 per month Dormant Fee after 12 months of inactivity

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Business Certificate of Deposit (CD)</p>	<p>Business Certificate of Deposit (CD)</p>
<ul style="list-style-type: none"> • \$250.00 minimum daily balance required to earn APY • Withdrawals from the account are not permitted without an early withdrawal penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms up to 3 months - 3 months of interest - Terms from 6 months to 11 months – 6 months of interest - Terms 12 months to 35 months – 12 months of interest - Terms 36 months to 84 months – 36 months of interest 	<ul style="list-style-type: none"> • No minimum daily balance required to earn APY • You can withdraw interest accrued in a term before maturity of that term without penalty. You can withdraw interest after it is credited to your account without penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms 32 days to 12 months – 90 days interest - Terms 13 months or greater – 180 days interest

Not-For-Profit Accounts

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Not-For-Profit Checking</p>	<p>Business Interest Checking</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$99.99 - \$100.00 - \$499.99 - \$500.00 – \$24,999.99 - \$25,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • No minimum daily balance required to avoid a service charge or to earn APY. • \$20.00 per month Dormant Fee after 18 months of inactivity • Excess item fee of \$0.25 for each deposit and debit transaction, excluding ACH and Online Bill Pay transactions, in excess of 300 during a statement cycle 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$1,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$1,500.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 12 months of inactivity • No excess item fee

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Not-For-Profit Money Market</p>	<p>Business Money Market</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$2,500.00 - \$149,999.99 - \$150,000.00 – \$249,999.99 - \$250,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$10,000.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$2,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$5.00 per month Dormant Fee after 12 months of inactivity

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>NFP Premier Money Market</p>	<p>Business Money Market</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$0.00 - \$99,999.99 - \$100,000.00 - \$99,999,999,999.99 • Interest rate is based on the Prime index as follows: <ul style="list-style-type: none"> - Tier 1 – 20% of Prime - Tier 2 – 45% of Prime • If an account is closed before interest is credited, accrued interest will be paid • No minimum daily balance required to avoid a service charge or earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Effective April 13, 2026, the interest rate on the account will be the interest rate in effect for the NFP Money Market account as of the close of business on April 10, 2026. The interest rate will be fixed until December 31, 2026, and will no longer be based on an index, margin, or tiers and will not have a maximum interest rate. After December 31, 2026, at Wayne Bank's discretion, the interest rate and APY may change at any time. You can call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$2,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$2,500.00 minimum daily balance required to earn APY. • \$5.00 per month Dormant Fee after 12 months of inactivity

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Not-For-Profit Certificate of Deposit (CD)</p>	<p>Business Certificate of Deposit (CD)</p>
<ul style="list-style-type: none"> • \$250.00 minimum daily balance required to earn APY • Withdrawals from the account are not permitted without an early withdrawal penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms up to 3 months - 3 months of interest - Terms from 6 months to 11 months – 6 months of interest - Terms 12 months to 35 months – 12 months of interest - Terms 36 months to 84 months – 36 months of interest 	<ul style="list-style-type: none"> • No minimum daily balance required to earn APY • You can withdraw interest accrued in a term before maturity of that term without penalty. You can withdraw interest after it is credited to your account without penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms 32 days to 12 months – 90 days interest - Terms 13 months or greater – 180 days interest



Municipal Accounts

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Municipal Checking</p>	<p>Business Interest Checking Public Funds</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$5,000.00 - \$99,999.99 - \$100,000.00 – \$149,999.99 - \$150,000.00 - \$199,999.99 - \$200,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • No minimum daily balance required to avoid a service charge • \$5,000.00 minimum daily balance required to earn APY • \$20.00 per month Dormant Fee after 18 months of inactivity • Excess item fee of \$0.40 for each deposit and debit transaction, excluding ACH and Online Bill Pay transactions, in excess of 300 during a statement cycle 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$1,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$1,500.00 minimum daily balance required to earn APY • \$5.00 per month Dormant Fee after 12 months of inactivity • No excess item fee

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Municipal Money Market</p>	<p>Money Market Public Funds</p>
<ul style="list-style-type: none"> • Interest rate and Annual Percentage Yield (APY) tiers: <ul style="list-style-type: none"> - \$2,500.00 - \$149,999.99 - \$150,000.00 – \$249,999.99 - \$250,000.00 - \$99,999,999,999.99 • If an account is closed before interest is credited, accrued interest will be paid • \$10,000.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$20.00 per month Dormant Fee after 18 months of inactivity 	<ul style="list-style-type: none"> • Interest rate and APY are not tiered. Call 1-800-598-5002 for current rate and yield • If an account is closed before interest is credited, accrued interest will not be paid • \$2,500.00 minimum daily balance required to avoid a \$10.00 monthly service charge • \$5.00 per month Dormant Fee after 12 months of inactivity

<p>Current Product Name and Account Details</p>	<p>Product Name and Account Differences beginning April 13, 2026</p>
<p>Municipal Certificate of Deposit (CD)</p>	<p>Regular Public Funds Certificate of Deposit (CD)</p>
<ul style="list-style-type: none"> • \$250.00 minimum daily balance required to earn APY • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms up to 3 months - 3 months of interest - Terms from 6 months to 11 months – 6 months of interest - Terms 12 months to 35 months – 12 months of interest - Terms 36 months to 84 months – 36 months of interest 	<ul style="list-style-type: none"> • No minimum daily balance required to earn APY • You can withdraw interest accrued in a term before maturity of that term without penalty. You can withdraw interest after it is credited to your account without penalty • Early Withdrawal Penalties: <ul style="list-style-type: none"> - Terms 32 days to 12 months – 90 days interest - Terms 13 months or greater – 180 days interest

Frequently Asked Questions

General

Where are the existing Wayne Bank branch locations, and when can I conduct transactions?

Beginning on Monday, April 13, 2026, you'll be able to access an expanded network of bank branches that includes your current and surrounding Presence Bank branches as well as all Wayne Bank branches. It will be our privilege to serve you from the following Wayne Bank locations:

Pennsylvania: Honesdale Main Street, Honesdale Willow Avenue, Lakewood, Hawley, and Waymart in Wayne County; Milford and Shohola in Pike County; Stroudsburg, Tannersville, Marshalls Creek, and Effort in Monroe County; Exeter and Forty Fort in Luzerne County; and Scranton and Clarks Summit in Lackawanna County.

New York: Walton, Andes, Roxbury, Stamford, and Franklin in Delaware County; Roscoe, Callicoon, Liberty, Monticello, and Wurtsboro in Sullivan County; Oneonta and Cooperstown in Otsego County; Geneva in Ontario County; and Penn Yan in Yates County.

You may visit any of these locations to conduct your banking transactions starting on **Monday, April 13, 2026**. For more information, addresses, and hours, please visit wayne.bank/your-bank/locations. You will also have access to over 40,000 ATMs surcharge free with the MoneyPass® network. You can search for ATMs in the MoneyPass® network by visiting moneypass.com/atm-locator.html.

Will phone numbers change?

To make things as easy as possible for you, your local branch phone numbers will stay the same. Even better, you'll now have access to our Customer Care Center for friendly and helpful support.

You can reach our Customer Care Center at: 1-800-598-5002

Will we still see the same employees?

Yes. You will continue to see the same familiar faces you know and trust at your local branch. Our staff is passionate about helping you and that's not ever changing.

Will the ABA Routing/Transit number stay the same?

Presence Bank's ABA routing number will become a Wayne Bank ABA routing number. You can continue to use the Presence Bank ABA routing number and all checks and ACH transactions with that routing number will be directed to your account at Wayne Bank. When you are providing your account information in the future for ACH direct deposits and debits, you can provide Wayne Bank's **ABA routing number 031308548**. Future check orders will be processed with Wayne Bank's ABA routing number.

Deposit Accounts

Checking and Savings Accounts**Will my checking or savings account number change?**

No, you will continue to use your existing account number.

Can I still use my Presence Bank checks?

You can continue to use your current supply of checks. Your current ABA routing and account number will still be available for use. When you place a new check order through Wayne Bank, the ABA routing number will be updated.

Will I receive starter checks?

Only in certain cases, like accounts closed due to fraud, are we able to provide temporary checks printed in the branch so you can use them right away. These checks could also be used to carry you over between check orders if your order has been delayed. Please see the **Service Fee Schedule Disclosure** on pages 138-141 for the fees that may apply.

Will I continue to receive the same statement(s) and notices?

Absolutely you'll still receive your same statements—they'll just look a little different. Keep in mind: if you have a checking account, you will receive monthly statements. If you have a savings account, you'll receive monthly statements *if* you previously elected monthly statements or have an

electronic transfer during the month, otherwise you will receive a quarterly statement. If you received your statements electronically, you will continue to receive electronic statements. If you received a paper statement, that will continue as well.

You may not receive the same notices you did with Presence Bank, such as notifications for recurring transfers and overdraft protection transfers. However, moving forward you may start to receive new notifications from Wayne Bank.

Will I continue to receive my statement on the same date?

Yes, you will receive your statement on the same date.

Will I still see images on my account statement(s)?

Yes, your images will be included with your statement.

Will the interest on my account change?

This will vary depending on the type of account you have. Please call our Customer Care Center at 1-800-598-5002 or visit your local branch after Monday, April 13, 2026 for more information.

Will there be fee changes?

While the types of fees are similar to what you are accustomed to, the amounts may be different – lower or higher – and there may be new fees. For detailed information, please refer to the **Service Fee Schedule Disclosure** included in this booklet on pages 138-141.

Are there excessive activity fees?

Yes, for personal and business Statement Savings Accounts. For these accounts, you are permitted six transfers and withdrawals made by a preauthorized, automatic, telephone or computer transfer by check, draft, debit card or similar order to a third party per statement cycle. For each transaction over six, you will be assessed a \$10.00 per item excessive transaction fee. See the **Service Fee Schedule Disclosure** on page 138-141.

What if I hold my account at a \$0 balance for an extended period of time?

Typically, most Wayne Bank accounts will automatically close after 30 days when there's a consistent balance of \$0.

How much transaction history will be available after conversion?

You will be able to view at least 180 days of transaction history for checking and savings accounts. For CDs, IRAs and loans, you will see all transaction history. It may take up to 45 days after conversion for your full history to be available through Online Banking.

Can I set up a Sweep Account to avoid an overdraft?

Yes, you can set up an overdraft protection sweep for your Wayne Bank checking account from another Wayne Bank checking or savings account. Please refer to the **Service Fee Schedule Disclosure** on pages 138-141 for information on Overdraft Protection fees that may apply. For more overdraft protection options, check out the Overdraft Protection section of this guide on page 44.

Are there any changes to how the transactions in my account are processed?

Yes, checks will clear your account in check number order. Please refer to the Terms and Conditions of Your Account starting on pages 58 and 102 for the payment order of all items.

Mail-In Deposits

What address is used for mail-in deposits?

For security purposes, we encourage you to make in-person or mobile deposits. If you must mail in a deposit, please send it to:

Wayne Bank
P.O. Box 390
Coatesville, PA 19320

or

Wayne Bank
P.O. Box 269
Honesdale, PA 18431

Direct Deposits, Wires, Automatic Transfers, and Payments

Will my direct deposit and/or pre-authorized payments continue without interruption?

Payroll, government, and any other direct deposit or pre-authorized payments that you have authorized will continue to process without interruption.

Beginning April 13, 2026, Wayne Bank will automatically notify and request that senders (originators) of your direct deposits or electronic payments change the ABA routing number to Wayne Bank's ABA routing number **031308548**. As a result of this request, you may receive notification from the sender (originator) and, in some cases, they may request your confirmation or authorization to make this change. To avoid any disruption, be sure to provide any authorization or confirmation requested. If you request any new direct deposits or electronic payments, please provide Wayne Bank's ABA routing number **031308548**.

ACTION ITEM



After April 13, 2026, we strongly encourage you to contact all entities currently depositing or withdrawing funds to or from your account, notify them of the change to Wayne Bank, and provide the Wayne Bank ABA routing number **031308548**.

Will my recurring automatic transfers from my Presence Bank account to another Presence Bank account continue without interruption?

Recurring automatic transfers from your Presence Bank account to another Presence Bank account will continue without interruption. **This includes recurring transfers set up through Online and Mobile Banking. Please refer to the electronic banking section for more information regarding online transfers.**

Do I need to make an update to automatic payments using my debit card?

Yes, please update your debit card information.

ACTION ITEM



If your Presence Bank Visa® Debit Card is on file with an entity set up for automatic payments, **on or after Monday, April 13, 2026**, notify that entity of the change to Wayne Bank and provide your new Wayne Bank Visa® Debit Card number and expiration date.

What will happen to recurring transactions originating from another Financial Institution, for example a loan payment from another bank debiting my Presence Bank account?

These transactions will continue as normal.

Will wiring instructions change?

Yes, beginning on **April 13, 2026** you will need to have Wayne Bank as the receiving bank with Wayne Bank's ABA routing number 031308548. Your account number will remain the same.

Will fees for incoming and outgoing wire transfers change?

Yes, please refer to the Wire Transfer Fees section of the **Service Fee Schedule Disclosure** on page 141.

Will the wire cutoff times change?

Yes, the outgoing wire cutoff time is 2:30 pm EST and the incoming wire transfer cutoff time is 4:00 pm EST.

Certificate of Deposit (CD)

Will my CD term change?

No. For any changes related to your CD, please refer to the Account Comparisons section of this guide starting on page 11.

NOTE: A limited number of customers have received a separate communication regarding a change to their term.

Individual Retirement Account (IRA)

Who will be the new Trustee for my IRA?

In accordance with our IRA plan agreement, Wayne Bank will automatically become the Custodian of your IRA.

Are there any differences in my fees or penalties for my IRA?

Yes, Wayne Bank's Early Withdrawal Penalties and IRA Transfer Fee are different. Read over the Account Comparisons on pages 11-37, and **Service Fee Schedule** on pages 138-141 to understand the differences.

Will I need to re-designate my beneficiary for my IRA plan?

No. If you designated a beneficiary for your IRA plan, the beneficiary will carry over with your IRA plan. However, you'll want to periodically review your designated beneficiaries.

ACTION ITEM



If you have not designated a beneficiary for your IRA plan(s) or if you need to make a change to your existing beneficiary, please visit your local branch to obtain and complete a Change/Designation of Beneficiary form.

Overdraft Protection

What Overdraft Protection will I have effective April 13, 2026?

The Overdraft Protection you currently have set up will stay the same. Please refer to the **Service Fee Schedule Disclosure** on pages 138-141 for information on Overdraft Protection and non-sufficient funds and Overdraft fees that may apply.

How are funds transferred if I overdraw my account?

If you have Overdraft Protection from another Wayne Bank account (savings or checking) and you have sufficient funds in your funding account, the exact dollar amount of an overdraft, plus the non-sufficient fund fee, will be transferred.

If you have a line of credit for Overdraft Protection and you have sufficient availability in your line of credit, the amount transferred will be in increments of \$100.00 to cover the overdraft, plus the non-sufficient fund fee. **If there isn't sufficient availability in your line of credit to satisfy the \$100.00 increment, the transfer will not be completed.** Please note that this is a change in how your Overdraft Protection with Presence Bank operates currently.

What types of Overdraft Protection products does Wayne Bank offer?

For our eligible customers, Wayne Bank offers a discretionary overdraft service which allows us—at our discretion—to pay certain items even when your account does not have enough available funds, in anticipation that you'll be able to pay those items soon after. While we always do our best to support our customers, please know this service isn't guaranteed, and we may not authorize every transaction.

We also offer other lower-cost options, like automatic transfers from your checking or savings account or a line of credit (for qualified customers), which can help reduce fees and give you more peace of mind.

Please refer to the **Service Fee Schedule Disclosure** on pages 138-141 for information on non-sufficient funds and Overdraft fees that may apply.

How do I become eligible for Wayne Bank's discretionary overdraft service?

Only certain account types are eligible for Wayne Bank's discretionary overdraft service. If your account becomes eligible, you'll receive a letter that explains your eligibility with instructions on how to opt out if you want.

Does Wayne Bank's discretionary overdraft service include coverage for ATM withdrawals and everyday debit card transactions?

Wayne Bank's discretionary overdraft service does not automatically include coverage for ATM withdrawals or everyday debit card transactions. If you'd like to include these transactions, you can request Debit Card Overdraft Services by calling the Customer Care Center at 1-800-598-5002, or through your local branch.

Debit Cards

ACTION ITEM

IMPORTANT DATES

- Begin using your new Wayne Bank Visa® Debit Card: Monday, April 13, 2026
- Your Presence Bank debit card will work through: Sunday, April 12, 2026



HOLD ONTO YOUR PRESENCE CARD FOR NOW

Hang onto your Presence Bank Visa® Debit Card until you've received, activated, and successfully used your new Wayne Bank card.

ACTIVATE YOUR NEW CARD

Your card must be activated before it can be used. To activate your card and set your PIN, call toll free: 1-800-992-3808

Will I receive a new Debit Card?

Yes, you will receive a Wayne Bank Visa® Debit Card to replace your Presence Bank Visa® Debit Card. You will begin receiving your new Wayne Bank Visa® Debit Card the week of March 23, 2026. For security purposes, your new Wayne Bank Visa® Debit Card will come in a plain white envelope, so please be on the lookout for your new card.

How will access to ATMs or merchant transactions be affected during Conversion Weekend?

During the Conversion Weekend, April 10, 2026 through April 13, 2026, you may use your Presence Bank Debit Card. ATM balance inquiries and transfers may be unavailable during this time frame. Begin using your Wayne Bank Visa® Debit Card on **Monday, April 13, 2026**.

Will my Debit or ATM Card number change?

Yes, you will receive a new Wayne Bank Visa® Debit Card with a new number and expiration date.

Will my PIN number change?

Yes, you will select your PIN number when activating your new Wayne Bank Visa® Debit Card. Activation instructions will be included with your card.

Will I be able to use the same ATMs that I am accustomed to?

Through Visa®, your Wayne Bank Visa® Debit Card will be accepted at millions of merchant locations worldwide. Wayne Bank and Presence Bank branches provide free ATM access to your funds 24/7. You will also have access to over 40,000 surcharge-free ATMs nationwide through MoneyPass®. Visit MoneyPass.com to find the nearest location. Wayne Bank is not affiliated with the Allpoint™ ATM network.

If I need a new or replacement debit card, what are my options?

If your card is lost, stolen, or damaged contact your local branch or call 1-800-598-5002 or after business hours 1-800-472-3272.

Who do I contact if I have a question about my debit card?

Beginning **Monday, April 13, 2026**, please visit your local branch or call 1-800-598-5002 and our Customer Care Center will be happy to assist you.

What will my daily ATM withdrawal and Point-of-Sale limits be?

For your convenience, your new Wayne Bank Visa® Debit Card will be issued with increased limits. The Consumer Visa® Debit Card ATM limit is \$610.00 and Point-of-Sale Limit is \$2,500.00 per day. The Business Visa® Debit Card ATM limit is \$610.00 and Point-of-Sale Limit is \$5,000.00 per day. The day for the Point-of-Sale transaction limit begins at 3:00 pm and ends at 2:59 pm the next day.

ACTION ITEM

Do I need to make an update to automatic payments using my debit card?



If your Presence Bank Visa® Debit Card is on file with a merchant or set up for automatic payments, **on or after Monday, April 13, 2026**, you will need to notify that merchant of the change to Wayne Bank and provide your new Wayne Bank debit card information.

What steps should I take to keep my debit card secure, especially when traveling?

Security is one of our main concerns and we are constantly monitoring for any unusual transaction activity, particularly in areas across the U.S. and worldwide that are more at risk for card fraud.

When traveling outside of Pennsylvania or New York, please contact your local branch or set a travel notice in our mobile app prior to your travels. This will help you to avoid any potential disruption in card acceptance, as well as provide you with additional travel tips and reminders. We recommend that you have a backup credit card in case your debit card does not work.

Knowing your PIN is essential to card security and accessibility, as there may be instances at certain merchant locations and/or based on a transaction amount where a signature purchase may be declined. If this happens, please ask the merchant to process the transaction as a “debit” and use your PIN as authorization. If we do identify suspicious activity, you will be contacted by our Fraud Department (please note, you will never be asked to provide your card number or PIN) to verify transactions.

You may also receive texts and/or calls from our Fraud Team to verify transactions while the system is learning your card activity using your new Wayne Bank card. It is important to answer these texts or calls to verify your card usage. Please note: You will never be asked to provide our Fraud Team your account number, card number, PIN or login information. If you are unsure if a text or call is valid, end the interaction and call us back through our Customer Care Center at 1-800-598-5002.

What other features come with my Wayne Bank Visa® Debit Card?

Enjoy these features with your Wayne Bank Visa® Debit Card:

CardHub® - Free service within the mobile app that allows you to manage your debit card anytime, anywhere, with your mobile device. Simply add your card and you can set alerts, travel notices, and lock and unlock your card.

Apple Pay® - A convenient way to pay with your iPhone, iPad or Apple Watch, using your debit card. You will need to update your card information in your digital wallet.

Samsung Pay® - A convenient way to pay with your Samsung device, using your debit card. You will need to update your card information in your digital wallet.

Google Play® - A convenient way to pay with your Google device, using your debit card. You will need to update your card information in your digital wallet.

Visa Check Out® - Makes online shopping more enjoyable by making it easy to complete your purchase. You will need to update your card information with Visa Check Out®.

Credit Cards

What happens to my Presence Bank Credit Card?

Nothing will happen to your Presence Bank Credit Card. Continue to use your credit card as you do today.

Electronic Banking

Are there any differences in the electronic products and features offered by Wayne Bank?

The following is important information regarding changes to electronic product features and benefits effective **Monday, April 13, 2026**. Customers who previously had higher Mobile Deposit limits will be honored.

Product	Presence Bank Features/Benefits	Wayne Bank Features/Benefits effective April 13, 2026
Mobile Deposit Limits	Per Check - \$3,000.00 Per Day - \$5,000.00 Per Rolling 30 Days - \$6,000.00	Per Check - \$1,500.00 Per Day - \$3,000.00 No limit per rolling 30 days
Bank to Bank Transfers	To or From a Checking or savings account - \$500.00 per transfer/daily To a loan - \$2,000.00 per transfer/daily	For Checking, Savings, and Loan accounts - Maximum \$5,000 per transfer Maximum \$5,000 per day Maximum \$10,000 per month
Person to Person Payments	\$50.00 per transaction	Zelle Limits Per Day - \$1,000.00 30 Day Limit - \$3,000.00

Online Banking

General

How will my access to Online Banking be affected by the conversion?

Starting on Wednesday, April 8th at 4:30 pm and continuing until Monday, April 13, 2026 at 9:00 am, you will no longer be able to complete new transfers including internal and external transfers, ACH, and wires through Presence Bank Online Banking. Transfers scheduled prior to April 8, 2026 will process as normal. During this time, you can continue to use your Presence Bank Online Banking for inquiries only.

Will I still be able to use Presence Bank's Online Banking?

Presence Bank's Online Banking services will be in an inquiry only mode beginning at 4:30 pm on April 10, 2026. Transfers will not be accepted, but transfers scheduled prior will process.

You will no longer have access to Presence Bank Bill Payment services starting at 4:30 pm on April 8, 2026.

How can I access my Presence Bank eStatements?

You will be able to access your eStatements through your Online Banking account with Wayne Bank. It may take up to 60 days to see past statements.

Will my internal transfers set up through Online Banking continue? If not, what do I need to do?

Transfers set up through Online Banking will continue as normal. You don't need to do a thing.

Will I need to re-enroll in eBills through the new Bill Pay platform?

You will need to enroll eligible merchants for eBills through the Wayne Bank Online Banking platform. If you have eBills due through Presence Bank, make payments **prior to April 6, 2026** to avoid late fees.

What are Wayne Bank's cut-off times for internal transfers and Bill Pay through Online Banking?

The cut-off time for internal transfers is **5:30 pm** EST. All transfers processed after 5:30 pm EST will be processed the next business day. The cut-off time for bill payment is **5:00 pm** EST. All bill payments processed after 5:00 pm EST will be processed the next business day.

Once you are logged into Wayne Bank's Online Banking you can learn more about other cut-off times and limits. Anywhere you see a question mark, click on it and you'll be able to read additional information about it. For example, within Zelle® you can click on the icon to further understand limits.

Will I continue to have access to Intuit Quicken and QuickBooks integration through Wayne Bank's Online Banking?

Yes, you will continue to have access to Intuit Quicken and QuickBooks integration through Wayne Bank's Online Banking. You may need to re-link your Intuit connection through Online Banking.

Are there any additional Online Banking services I will have access to with Wayne Bank's Online Banking platform that I do not currently have with Presence Bank?

We are excited to provide you with new services, including Zelle® (Person-to-Person Payments), and TransferNow (Bank-to-Bank transfers). For questions and information about these additional services, visit wayne.bank or contact your local branch.

Online Banking

All consumer and business customers should use the "Personal" service from the drop down menu at login. If you are a Treasury Management customer using services including RDC, ACH, wires, and Positive Pay, you'll log in as a business. Additional information will be provided directly.

Will my credentials, account information, scheduled transactions, and bill payment information remain intact?

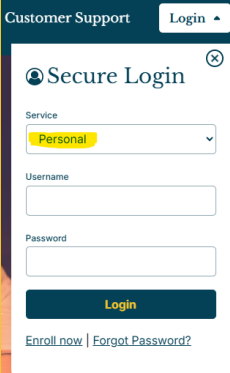
Yes, all that information including credentials such as username, account history, post-dated and recurring internal transfers, bill payment merchant information, and recurring post-dated Bill Pay payments, will be converted

over when you log into Wayne Bank's Online Banking platform as of 9:00 am on Monday April 13, 2026. Recurring and future dated external transfers and bank information will not convert and will need to be reestablished.

ACTION ITEM

When and how will I access Wayne Bank's Online Banking?

On April 13, 2026 after 9:00 am, you will visit wayne.bank and select the "Login" tab from the top menu. The Service Dropdown Menu will default to "Personal." Please leave that and log in with your existing username and a temporary password. For consumer customers, your temporary password will be the last four digits of your social security number. For business customers, your temporary password will be the last four digits of the business EIN. You will then be prompted to change your password, set up multifactor authentication, and agree to Wayne Bank's Terms and Conditions.



When and how will I access Wayne Bank's Bill Pay?

You will have Bill Pay access using Wayne Bank's bill payment service starting April 13, 2026 through Online or Mobile Banking.

Can I continue using Presence Bank's Person-to-Person payment system?

Person-to-person payees and contact information will not convert to Wayne Bank. You will need to add all contact information in Wayne Bank's Zelle® system.

Can I continue using Presence Bank's Account-to-Account transfers?

Account-to-Account transfers and external bank information will not convert to Wayne Bank. You will need to set this up in Wayne Bank's TransferNow® system and external accounts will need to be verified.

Will my new login information be different for Online Banking and Mobile Banking?

Every customer's username, password, and multi-factor authentication are the same for both Online and Mobile Banking. Use the same credentials for both when you log on.

Will I still be able to see my account history and check images in Online Banking?

Yes, however it may take up to 45 days to see your full account history and check images in Online Banking. Contact us at your local branch if you need information on account history or a copy of a check.

Mobile Banking**How will my access to Mobile Banking be affected by the conversion?**

Starting on Wednesday April 8, 2026 and continuing until Monday, April 13, 2026 at 9:00 am, you will no longer be able to complete transfers including internal and external transfers, ACH, and wires through Presence Bank Mobile Banking. During this time, you can continue to use your Presence Bank Mobile Banking for inquiries only.

Mobile Banking credentials (login), account history, post-dated and recurring transfers, bill payment merchant information, and recurring and post-dated bill payments will remain intact when you log into Wayne Bank's app which will be available on April 13, 2026.

You will not be able to make Mobile Deposits from Friday, April 10, 2026 through Sunday, April 12, 2026. You may begin making Mobile Deposits through Wayne Bank's Mobile app on Monday, April 13, 2026.

When and how will I access Wayne Bank's Mobile Banking?

All consumer and business customers (excluding Treasury Management customers. TM customers please see the next FAQ) will log in to the retail mobile solution. You will need to download the Wayne Bank app. Search "Wayne Bank" in the app store (app icon shown below). If you login to the app prior to logging into Online Banking, you will be prompted to change your password and set up multi-factor authentication. Use the last four digits of your social security number or business EIN number as the temporary password as described above for Online Banking. Your access ID, password, and multifactor authentication are the same for both Online and Mobile Banking.

Treasury Management customers using services including Remote Deposit Capture ("RDC"), ACH, wires, and Positive Pay will log in using the business mobile app. You will receive separate instructions.

Will my internal transfers set up through Mobile Banking continue? If not, what do I need to do?

Transfers set up through Mobile Banking will continue as normal. You do not need to do anything.

What if I don't have Mobile Banking? Can I enroll now?

New to Mobile Banking? You can download Wayne Bank's app and if you are an existing Online Banking customer, simply use your Online Banking login credentials. If you are not an Online Banking customer, click "Enroll Now" on the app login screen. New and existing app users will be prompted to agree to our Terms and Conditions.



Will I continue to have access to Mobile Deposit?

If you have Mobile Deposit with Presence Bank you will continue to have access to Mobile Deposit when you access Wayne Bank's app. Deposits are accepted up until 4:00 pm for credit the same business day. Deposits received after 4:00 pm, will be processed the next business day. For the personal app, the per check limit is \$1,500.00 and the daily deposit limit is \$3,000.00.

Telephone Banking

ACTION ITEM

Will I need to re-enroll in Telephone Banking?



If you are a customer of Telephone Banking, you will need to re-enroll for Wayne Bank's Telephone Banking services. On or after Monday, April 13, 2026, you may call 877-WAYNEBK or 877-929-6325. The service is always available. Use the last four digits of your social security number as your personal identification number (PIN).

Will the process for how I access my account information by Telephone Banking change?

Once enrolled, you'll notice only minor changes to the Telephone Banking process. There will be different selections and prompts for the services. You can inquire on account history, check if a specific check has cleared, place stop payments, make internal transfers, and more.

Loans

Will my loans be accessible beginning April 13, 2026?

Loans will not be available from through Conversion Weekend, from Friday, April 10, 2026 through Monday, April 13, 2026 at 9:00 am. This includes access through the branch, Telephone Banking, Online Banking, Mobile Banking, or the Customer Care Center. Funds will not be available for advances during this time. You can make a payment in the branch beginning Monday, April 13, 2026 at 9:00 am.

ACTION ITEM



If you anticipate the need to draw funds from your line of credit, please do so **before Friday, April 10, 2026**.

Will my loan number change?

No, you will continue to use your existing loan account number.

Will my statement date change?

Yes, be prepared to receive your loan statement about 15 days before your payment due date.

My Presence Bank loan payment is automatically drafted from my Presence Bank account, do I need to do anything?

No, your payment will continue to process as it does today.

My Presence Bank loan payment is automatically drafted from my account at another financial institution, do I need to do anything?

Yes, please provide them with the new payee information.

ACTION ITEM

After Friday, April 10, 2026, if you initiate an automatic draft of your loan payment(s) through another institution, you'll need to provide them with the payee information for Wayne Bank.

Payee: Wayne Bank
ABA Routing Number: 031308548

Will I receive new line of credit checks?

No, you can continue to use your existing line of credit checks.

Will my escrow change, is there anything I need to do?

You don't have to do a single thing. Your escrow will continue as it is today.

Do I need to make changes to my collateral documents such as insurance notification?

The new loss payee information will be updated, but we want you to be aware that the new clause should read as follows:

Wayne Bank
Its Successors and/or Assigns
717 Main Street
Honesdale, PA 18431

Disclosures

The following disclosures are effective on your account(s) as of Monday, April 13, 2026.

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Personal Accounts

TERMS AND CONDITIONS OF YOUR ACCOUNT

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

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

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state or Commonwealth of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here.

The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We

may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

Throughout this document, when a provision is identified as being applicable to a certain state (for example, “in New York”), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This

also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw -

Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your

account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

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

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

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

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

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance.

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

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

For information about how and when we process these different payment types, see the “Payment order of items” subsection below.

Important information regarding “decoupled” cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other

than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to “debit cards,” “everyday debit card transactions,” or “one-time debit card transactions,” we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, “Your Ability to Withdraw Funds”) for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount

of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

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

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

Our policy is to process Over the Counter Withdrawals and Transfers first, dollar amount of each item from low to high on the day they are processed. We process Wire Transfers second, dollar amount of each item from low to high on the day they are processed. We process ATM or Debit Card Transactions third, dollar amount of each transaction from low to high on the day they are processed. We process ACH Transactions fourth, dollar amount of each transaction from low to high on the day they are processed. We process Inclearing Checks fifth, by check number from low to high on the day they are processed. We process Telephone, Online, and Mobile Banking Transfers, and Automatic Transfers sixth, dollar amount of each item from low to high on the day they are processed.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that

service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

In Pennsylvania, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - This is owned by two or more persons. Deposits and any additions to the account are the property of the owners as joint tenants with right of survivorship. This means that we may release the entire account to any owner during the lifetime of all owners. We may honor withdrawal requests (including checks or other orders) from any owner during the lifetime of all owners. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any owner. We may honor withdrawal requests (including checks or other orders) from any surviving owner after the death of any owner, and may treat the account as the sole property of the surviving owner(s). Unless an owner directs us by written notice not to honor the withdrawal request (including checks or other orders) of an owner we will not be liable for doing so. After we receive such a notice, we may require written authorization of any or all joint owners for any further payments or deliveries.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revocable Trust Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account

in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In New York, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION

- These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - This is owned by two or more persons. Deposits and any additions to the account are the property of the owners as joint tenants with right of survivorship. This means that we may release the entire account to any owner during the lifetime of all owners. We may honor withdrawal requests (including checks or other orders) from any owner during the lifetime of all owners. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any owner. We may honor withdrawal requests (including checks or other orders) from any surviving owner after the death of any owner, and may treat the account as the sole property of the surviving owner(s). Unless an owner directs us by written notice not to honor the withdrawal request (including checks or other orders) of an owner we will not be liable for doing so. After we receive such a notice, we may require written authorization of any or all joint owners for any further payments or deliveries.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Convenience Account - governed by New York Banking Law § 678. See separate disclosure.

Revocable Trust Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of

all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

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

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

A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective the order must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item.

Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

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

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

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

A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective the order must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item.

Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

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

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

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

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

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

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

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

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

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

In Pennsylvania, NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number,

amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent.

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

In Pennsylvania, STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

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

In New York, STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable care and promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to bear the entire loss. Your loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. We lose these protections if you establish that we failed to exercise ordinary care in paying an item with an unauthorized signature or alteration.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed

a total of 14 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

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

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

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a

benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, it means that all account owners have not yet signed the signature card, or that some other account opening requirement has not been completed. We may give you a duplicate signature card so that you can obtain all of the necessary signatures and return it to us. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

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

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

In New York, SETOFF - You each agree that we may (when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of

your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) social security or supplemental security income payments are deposited directly into this account pursuant to an agreement with us which permits such direct deposit without presentation to you at the time of deposit. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

In Pennsylvania, AUTHORIZED SIGNER - The authorized signer is merely designated to conduct transactions on behalf of the owner or owners. Owners do not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

We may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

For accounts owned by a single individual, the owner may terminate the authority at any time, and the authority is automatically terminated by the death of the owner.

If our policy allows for the designation of an authorized signer on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the authorized signer to act on his/her behalf. Any one owner may revoke or terminate the authorization, and the authorized signer's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the authority of the authorized signer, the authority is terminated upon the death of the last surviving owner.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are “must be presented within 90 days” or “not valid for more than \$1,000.00.” The payee’s signature accompanied by the words “for deposit only” is an example of a restrictive indorsement.

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

CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

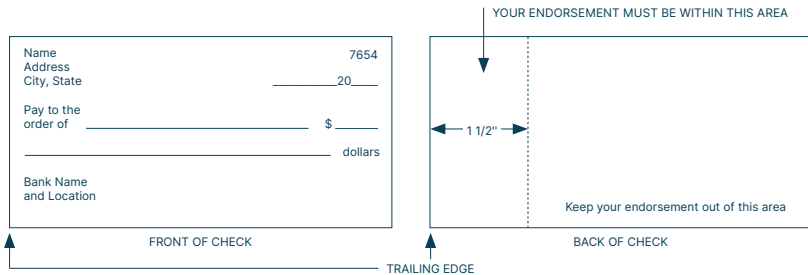
CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on

your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

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

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



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

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to

honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

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

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

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

In Pennsylvania, ACCOUNT SECURITY -

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

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

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

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include

positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

In New York, ACCOUNT SECURITY -

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

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. If you are negligent in safeguarding your checks we will not be responsible for any losses you incur due to an alteration or forgery if we have paid the check in good faith and in accordance with reasonable commercial standards.

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

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

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

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

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

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

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

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

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

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

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

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

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

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the

acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. Unless otherwise required by the type of funds transfer you are initiating, you may transmit a payment order orally or in a record, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

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

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

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

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

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

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

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

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

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

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

Cancelation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of

cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

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

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

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

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

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

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

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

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person's self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are

insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we may be required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to

include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S, OR TELLER'S CHECKS - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is

a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRANSACTIONS BY MAIL - You may deposit checks or drafts by mail. You should indorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

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

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

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

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

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Telephone Transfers - types of transfers - You may access your account by telephone at 1-877-929-6325 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds between checking and savings account(s)
- transfer funds from line of credit to checking or savings account(s)
- make payments from checking or savings to loan accounts with us
- get information about:
 - the account balance of checking or savings account(s)
 - deposits to checking or savings account(s)
 - withdrawals from checking or savings account(s)
 - the account balances on your loan account(s)
 - payment information on your loan account(s)
- place a stop payment on a check

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

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

- make deposits to checking or savings account(s) at ATMs we own or operate
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$610.00 per day
- transfer funds between checking and savings account(s)
- get information about:
 - the account balance of your checking or savings account(s) Some of these services may not be available at all terminals.

Types of Visa® Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$2,500.00 in transactions per day
- The day for the Point-of-Sale transaction limit starts at 3:00 pm EST and ends at 2:59 pm EST the next day.

Please also see Limitations on frequency of transfers section regarding limitations that apply to debit card transactions.

Currency Conversion and International Transactions. When you use your Visa® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. As a result, we charge you a 2% international transaction fee (1.8% in U.S. Dollars) on all international transactions regardless of whether there is a currency conversion. An international transaction is a transaction where the issuer of the card used is not located in the transaction country. This means an international transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is an international transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at wayne.bank and using your user identification and password, to:

- transfer funds between checking and savings account(s)
- transfer funds from line of credit to checking or savings account(s)
- transfer funds to/from your checking or savings account(s) with us from/to your checking or savings account(s) at another financial institution(s) (Bank to Bank Transfers)
- transfer funds from your checking or savings account(s) with us to another person at another financial institution(s) (Person to Person Transfers)
- make payments from checking or savings to loan account(s) with us

- get information about:
 - the account balance of checking or savings account(s)
 - deposits to checking or savings account(s)
 - withdrawals from checking or savings account(s)
 - the account balances on your loan account(s)
 - payment information on your loan account(s)
- place a stop payment on a check or one time stop payment on a preauthorized debit, excluding ATM or debit card transactions Please also see Limitations on frequency of transfers section regarding limitations that apply to computer transfers.

Mobile Banking Transfers - types of transfers - You may access your account(s) by downloading our mobile banking app and using your user identification and password, to:

- transfer funds between checking and savings account(s)
- transfer funds from line of credit to checking or savings account(s)
- transfer funds to/from your checking or savings account(s) with us from/to your checking or savings account(s) at another financial institution(s) (Bank to Bank Transfers)
- transfer funds from your checking or savings account(s) with us to another person at another financial institution(s) (Person to Person Transfers)
- make payments from checking or savings to loan account(s) with us
- get information about:
 - the account balance of checking or savings account(s)
 - deposits to checking or savings account(s)
 - withdrawals from checking or savings account(s)
 - the account balances on your loan account(s)
 - payment information on your loan account(s)

- SMS-text banking

- With SMS-text banking you may also: get information about the account balance, deposits, withdrawals

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to mobile banking transfers.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Limitations on frequency of transfers. In addition to those limitations on

transfers elsewhere described, if any, the following limitations apply:

- Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order are limited to six per statement cycle.
- You may conduct no more than fifteen (15) Person to Person transfers totaling \$1,000 per day or thirty (30) transfers totaling \$3,000 per month (last 30 days including current day) to/from your checking or savings account(s) from/to another financial institution/person.
- Your Bank to Bank transfers to/from your checking or savings account(s) from/to another financial institution may not exceed \$5,000 per transfer, \$5,000 per day, or \$10,000 per month (30-day period).

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-598-5002 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking and savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge you in accordance with the Bank's Service Fee Schedule for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

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

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure contained elsewhere in this document.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

- *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- *Additional Limits on Liability for Visa® Debit Card.* Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to ATM transactions

outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/ or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first

deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

WAYNE BANK
717 MAIN STREET
P.O. BOX 269
HONESDALE, PA 18431

Business Days: Monday through Friday Excluding Federal Holidays

Phone: 1-800-598-5002

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
7. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been

modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.

8. Prevent others from seeing you enter your PIN by using your body to shield their view.
9. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
10. When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Please be sure to close any entry door completely upon entering and exiting the ATM or night depository facility. Do not permit any unknown persons to enter the facility after regular banking hours.
13. Don't display your cash; place withdrawn cash securely upon your person before exiting the ATM. Count the cash later when you are in the safety of your own car, home, or other secure surrounding.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. The activity of the automated teller machine facility may be recorded by a surveillance camera or cameras. Please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please use the nearest available public telephone to call the police if emergency assistance is needed. Direct complaints concerning ATM facility security to us at the phone number listed in this disclosure or the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.

Business Accounts

TERMS AND CONDITIONS OF YOUR ACCOUNT

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

What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents. Additionally, each time an account is opened for a Legal Entity, we are required to ask for identifying information (name, address, date of birth, social security number, and identification documents) for each individual that has 25% or more beneficial ownership and one individual that has significant control.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state or Commonwealth of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here.

The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;

- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

Throughout this document, when a provision is identified as being applicable to a certain state (for example, “in New York”), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those

amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw -

Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to

your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions

- An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

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

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

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

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

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

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance.

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

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree

that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

For information about how and when we process these different payment types, see the “Payment order of items” subsection below.

Important information regarding “decoupled” cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to “debit cards,” “everyday debit card transactions,” or “one-time debit card transactions,” we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

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

assist you in managing your account, we are providing you with the following information regarding how we process those items.

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

Our policy is to process Over the Counter Withdrawals and Transfers first, dollar amount of each item from low to high on the day they are processed. We process Wire Transfers second, dollar amount of each item from low to high on the day they are processed. We process ATM or Debit Card Transactions third, dollar amount of each transaction from low to high on the day they are processed. We process ACH Transactions fourth, dollar amount of each transaction from low to high on the day they are processed. We process Inclearing Checks fifth, by check number from low to high on the day they are processed. We process Telephone, Online, and Mobile Banking Transfers, and Automatic Transfers sixth, dollar amount of each item from low to high on the day they are processed.

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

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

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

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

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

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

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

A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective the order must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item.

Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order

in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

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

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

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

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

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

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

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

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

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

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

In New York, NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number,

amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

In Pennsylvania, STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or

make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

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

In New York, STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable care and promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to bear the entire loss. Your loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. We lose these protections if you establish that we failed to exercise ordinary care in paying an item with an unauthorized signature or alteration.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 14 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items,

you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

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

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

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

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, it means that all account owners have not yet signed the signature card, or that some other account opening requirement has not been completed. We may give you a duplicate signature card so that you can obtain all of the necessary signatures and return it to us. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

In Pennsylvania, SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due

and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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

In New York, SETOFF - You each agree that we may (when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) social security or supplemental security income payments are deposited directly into this account pursuant to an agreement with us which permits such direct deposit without presentation to you at the time of deposit. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking

for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are “must be presented within 90 days” or “not valid for more than \$1,000.00.” The payee’s signature accompanied by the words “for deposit only” is an example of a restrictive indorsement.

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

CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

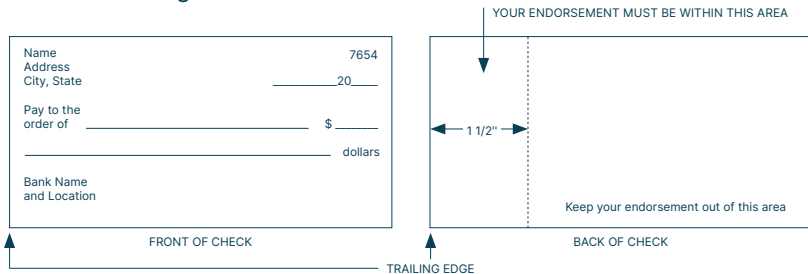
CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check,

draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

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

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



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

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated

(determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

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

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

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

In Pennsylvania, ACCOUNT SECURITY -

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

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

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

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or

to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

In New York, ACCOUNT SECURITY -

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

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. If you are negligent in safeguarding your checks we will not be responsible for any losses you incur due to an alteration or forgery if we have paid the check in good faith and in accordance with reasonable commercial standards.

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

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

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

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

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

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

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled,

“Electronic Fund Transfers.” For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to

cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

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

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

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to

communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

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

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

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

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account

owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

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

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

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

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. Unless otherwise required by the type of funds transfer you are initiating, you may transmit a payment order orally or in a record, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

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

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

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

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

for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

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

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

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

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit. **Provisional credit** - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

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

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

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

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

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

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

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and

received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

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

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance

for a person's self directed qualified retirement account is up to \$250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we may be required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN

but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S, OR TELLER'S CHECKS - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRANSACTIONS BY MAIL - You may deposit checks or drafts by mail. You should indorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

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

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

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

If you make a deposit at an ATM before 3:00 pm EST on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM at or after 3:00 pm EST or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit through our mobile app on or before 4:00 pm EST on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit through our mobile app at or after 4:00 pm EST or on a day we are not open, we will consider that the deposit was made on the next business day.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, will be available on the first business day.

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

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

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: We believe a check you deposit will not be paid.

You deposit checks totaling more than \$6,725 on any one day. You redeposit a check that has been returned unpaid.

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

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

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

SPECIAL RULES FOR NEW ACCOUNTS

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

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

special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) will be available by the first business day after the day of your deposit. All ATMs that we own or operate are identified as our machines.

DEPOSITS AT A NIGHT DEPOSITORY

Deposits made in our night depository are considered deposited on the next business day. Availability will be determined based on that business day's date.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at: Wayne Bank, 717 Main Street, P.O. BOX 269, Honesdale, PA 18431

Phone: 1-800-598-5002

E-Mail: info@waynebank.com

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, and the name of the person to whom you wrote the check.

Service Fee Schedule

Effective December 18, 2025

Account Activity/Information Print out Fee	\$1.00 per page
Account Research Fee	\$25.00 per hour (minimum of one hour)
Account Restraint Services Fee (Writs, Levies, Garnishments, Citations, Interrogatories, etc.)	\$100 per order plus legal cost
Check (Debit) Card Fees (1)	
Temporary Card	\$3.00 per card
Lost or Stolen Card Replacement	\$5.00 per card
International Transaction Fee	2% of the transaction amount 1.80% in U.S. dollars
Check Collection Fee	\$25.00 per check plus drawee bank charges
Check Fees	
Check Printing Fee	Pricing varies
Temporary Check Fee	\$0.25 per check
Check Protest Fee	\$35.00 per check
Dormant Account Fee	\$5.00 per month if account is inactive for 12 months (Checking, Money Market and Investor accounts) or for 24 months (Statement Savings Accounts)
Escheatment Fee Charged to accounts that are escheated due to abandoned property laws	\$50.00 per account
Excess Transaction Fee (2) Charged to Statement Savings Accounts - Business and Personal	\$10.00 per item exceeding 6 in a statement cycle
Foreign Currency Fee:	
Purchasing Foreign Currency (USD to Foreign)	\$10.00 per order plus shipping
Selling Foreign Currency (Foreign to USD)	\$15.00 per order plus shipping

Non-sufficient Funds and Overdraft Fees:	
Non-sufficient Funds (NSF) Item (3)	\$35.00 per item
Non-sufficient Funds (NSF) Return Item (3)	\$35.00 per item
Non-sufficient Funds (NSF) Uncollected Item (3)	\$35.00 per item
Continuous Overdraft (4)	\$5.00 per business day, beginning on the 5th business day the account is overdrawn
IRA Transfer Fee	\$25.00 per transfer to another financial institution
Loan Payment Fees	
Online Payment using Bill Matrix as a Registered User	No charge
Online Payment using Bill Matrix as a Guest	\$5.00 per payment
Request to Bank Employee to charge loan payment from a Non-Wayne Bank Account (Debit card or ACH)	\$8.00 per request
Medallion Stamp Signature Guarantee Fee	\$10.00 per item
Night Depository Fees	
Night Depository Locked Bags	\$50.00 per bag
Night Depository Unlocked Bags	\$15.00 per bag
Night Depository Vault Key Replacement	\$5.00 per key
Official Bank Check Fees (Waived for Rewards Checking Accounts):	
Money Orders	\$5.00 per item
Official Checks	\$7.00 per item
Overdraft Protection Fees:	
Overdraft Protection Sweep (from another Wayne Bank account)	\$10.00 per transfer
Consumer Line of Credit (Cash reserve opened prior to 7/25/24)	\$50.00 per year
Consumer Line of Credit (Cash reserve opened 7/25/24 and later)	\$35.00 per year
Business Equity Line of Credit	\$5.00 per transfer
Photocopy Fee	\$0.25 per page
Remote Deposit Capture Scanner Fees:	
Customer Owned Scanner	\$10.00 per month
Bank Owned Single-feed Scanner	\$20.00 per month
Bank Owned 50 DPM Scanner	\$30.00 per month

Returned Deposited Item Fee (Business Accounts Only)	\$15.00 per item
Safe Deposit Box (SDB) Fees	
Box Drilling (both keys lost)	\$150.00 per box plus drilling cost
Box inventory Completed by Bank Employee	\$50.00 per hour / 1 hour minimum
Key Replacement (single key lost)	\$35.00 per key
Past Due Payment	\$10.00 per box on the 30th day past due
Annual Box Rent (5) 2 X 5	\$30.00 per box
2.5 X 5	\$30.00 per box
2.5 X 10	\$40.00 per box
3 X 5	\$35.00 per box
3 X 8	\$40.00 per box
3 X 10	\$50.00 per box
4 X 5	\$40.00 per box
4.5 X 6	\$45.00 per box
4 X 10	\$55.00 per box
5 X 5	\$45.00 per box
5 X 6	\$50.00 per box
5 X 10	\$65.00 per box
6 X 10	\$80.00 per box
8 X 10	\$90.00 per box
9 X 10	\$95.00 per box
10 X 10	\$100.00 per box
10.5 X 10.5	\$125.00 per box

Statement Fees:	
eStatements	No charge
Paper Statement (excluding Wayne Wallet account)	No charge
Extra/Reproduced Statement (waived for Simply Free Checking Accounts)	\$5.00 per statement
Undeliverable Mail Statement Charged for each statement returned undeliverable by the USPS	\$5.00 per statement
Stop Payment Fee	\$35.00 per item
Transfer Fees	
Mobile Banking Transfer	No charge
Online Banking Transfer	No charge
Telephone Banking Transfer	No charge
Telephone request to Bank Employee to transfer funds to/from a Wayne Bank Account	\$5.00 per transfer
Wire Transfer Fees	
Incoming Wire Transfer	\$15.00 per wire transfer
Incoming Foreign Wire Transfer Using SWIFT Code	\$25.00 per wire transfer
Domestic Outgoing Wire Transfer	\$30.00 per wire transfer
Foreign Outgoing Wire Transfer - Foreign Currency	\$65.00 per wire transfer
Outgoing Wire Transfer - U.S. Currency	\$65.00 per wire transfer

1 If you use an ATM that is not operated by Wayne Bank, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

2 Transactions limited to 6 per statement cycle include transfers and withdrawals made by a preauthorized, automatic, telephone, or computer transfers, or instruction, or by check, draft, debit card, or similar order to a third party. In-person and ATM transactions are unlimited.

3 Non-sufficient funds (NSF) may be created by check, in-person withdrawals, point-of-sale (POS) or ATM transactions, or other electronic means when there are not enough funds to cover the item, or the funds are not available for withdrawal ("uncollected"). An NSF fee may be charged regardless if the item is paid or returned. Items returned may be presented for payment by the payee or their financial institution multiple times, which may result in multiple NSF fees. For personal accounts, NSF fees will not be charged for re-presentments and a maximum of 5 NSF fees per business day will be charged for overdrawn balances of \$5.00 or more. For business accounts, NSF fees will be charged for all items presented against insufficient or uncollected funds, regardless of the overdraft balance amount, the number of items presented, or the number of times the item is re-presented for payment.

4 Continuous Overdraft Fee is charged when a personal account remains overdrawn \$5.00 or more for 5 consecutive days. There is not any de minimis amount applied to business accounts.

5 Not all SDB sizes may be available at each branch. NY state sales tax must be added to the annual SDB rental fee for all SDBs rented in NY offices. Contents of SDBs are not FDIC insured.

Notice of Servicing Transfer

To Presence Bank residential mortgage loan and first lien home equity loan borrowers:

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from **Presence Bank** to **Wayne Bank**, effective **April 13, 2026**. This means that after this date, Wayne Bank will collect your monthly payments and manage all servicing-related matters on your mortgage loan. Nothing else about your mortgage loan will change.

What This Means for You

- **No change to your loan terms.** This transfer does **not** change your interest rate, monthly payment amount, or other terms.
- Presence Bank is now collecting your payment. Presence Bank will stop accepting payments from you after April 10, 2026.
- Wayne Bank will collect your payments going forward. Wayne Bank will start accepting payments received from you on April 13, 2026.
- **Send all payments due on or after April 13, 2026 to Wayne Bank at this address:**
Wayne Bank, Loan Operations, 717 Main Street, Honesdale, PA 18431
- If you have any questions for either your present servicer, Presence Bank, or your new servicer, Wayne Bank, about your mortgage loan or this transfer, please contact them using the information on the next page:

Your Current Servicer's Information:

Presence Bank
185 East Lincoln Hwy
Coatesville, PA 19320
(610) 387-6184

Your New Servicer's Information:

Wayne Bank
717 Main Street
Honesdale, PA 18431

Customer Service Phone: 1-800-598-5002
Hours of Operation: Monday – Friday: 8:00am – 5:00 pm
Email: info@waynebank.com
Website: wayne.bank

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by Presence Bank on or before its due date may not be treated by Wayne Bank as late, and a late fee may not be imposed on you.



EVERY DAY

Better™

[wayne.bank](https://www.wayne.bank)

Member
FDIC