

## **IMPORTANT ACCOUNT INFORMATION**

Effective January 23, 2023

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## DEPOSIT AGREEMENT

Effective January 11, 2023

### GENERAL PROVISIONS

**1. Legal Effect of this Agreement.** The terms and conditions set forth in this agreement (the “Agreement”) govern all deposit accounts opened or maintained at Dollar Bank, Federal Savings Bank on or after the effective date shown in this Agreement, unless otherwise specifically stated herein. Throughout this Agreement, Dollar Bank, Federal Savings Bank will be called “the Bank” and you, the person(s), partnership, corporation, limited liability company, association or other entity that opens or maintains one or more deposit accounts at the Bank, will be called “you” or “your” in the possessive case. If you open an account with the Bank and sign a Dollar Bank signature card (the “Signature Card”), or if you continue to use or maintain your deposit account at the Bank after the effective date of this Agreement, you are agreeing to the bylaws of the Bank and the terms and conditions contained in this Agreement, as both are now in effect or are hereafter amended, and you agree that the Bank’s bylaws and this Agreement are binding on your heirs, successors, representatives, agents and assigns. The account information schedules for your account (the “Account Information Schedules”), as amended from time to time, listing applicable fees and charges are incorporated into this Agreement by this reference. This Agreement is a legally binding contract. Please note that this Agreement can only be modified as expressly provided herein. In establishing or maintaining an account with the Bank, you acknowledge and agree that our relationship is solely that of debtor and creditor and that the Bank is not acting as a fiduciary for you or your benefit (including, without limitation, with respect to accounts with an agency or other fiduciary designation). A reproduction of this Agreement is available at [dollar.bank](http://dollar.bank), at any branch location, via mail at Dollar Bank, P.O. Box 765, Pittsburgh, PA 15230, via e-mail at [customerservice@dollarbank.com](mailto:customerservice@dollarbank.com) or by calling 1-800-242-2265. If there is a conflict between this Agreement and something said by an employee or officer of the Bank, this Agreement will control.

**2. Amendment, Termination & Changes In Terms:** Bank has the right to change any term of this agreement (including the right to convert your account from one product to another) without prior notice where permitted by law. Changes may include deletion or modification of an existing term or fee or the addition of a new term or fee not otherwise contemplated when you entered in this agreement or opened your account(s), including new terms regarding how Bank will resolve preexisting or future disputes, whether informally, by litigating in specified courts or under specified rules, or through alternative dispute resolution, such as binding arbitration. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document provided to you by the Bank. For other changes, Bank will give you reasonable notice in writing or by any other method permitted by law. For example, unless otherwise required by law, a notice of the changes or a copy of the revised agreement (or a link or URL to review it) may be sent to you at the mailing or email address on file with your account or via other electronic means. Any change will take effect immediately, unless stated otherwise in any notice we provide to you. For any change in terms that adversely affects your rights, increases your costs or applicable fees, or as otherwise required by law, Bank will provide you notice at least 30 calendar days before the effective date of the change. You are not required to agree to changes in terms. If you wish to reject a change, you must close your account(s) before the effective date of the change. There is no penalty or fee for closing an account in order to reject a change in terms, except with respect to a Certificate of Deposit which is subject to additional terms (such as a fixed maturity date) as more fully set forth in the Account Information Schedule and CD information sheet provided when opening such an account. If Bank notifies you of a change and you continue to maintain your account after the effective date of the change, you have agreed to the new terms.

Bank may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some instances such as when Bank cannot verify your identity or suspects fraud, it might be reasonable for Bank to give you notice after the change or account closure becomes effective. For instance, if Bank suspects fraudulent activity with respect to your account, Bank might immediately freeze or close your account and then give you notice.

**3. Deposit Products.** The Bank offers a great variety of financial services and deposit products. This Agreement covers all types of deposit accounts offered by the Bank, now or in the future, and the term “account(s)” shall include checking accounts, savings accounts, demand deposit accounts, money market deposit accounts, and certificates of deposit. This Agreement does not cover products such as loans, safe deposit boxes, credit cards or other non-deposit products that the Bank may offer now or in the future. In addition, some deposit accounts involve special rules that are not set forth in this Agreement; these accounts include IRA’s, KEOGH Plans and other similar plans and certificates of deposit. While this Agreement is generally applicable to these accounts, they are also subject to additional rules designed to take their unique characteristics into account. To the extent this Agreement and those rules conflict, those rules will control.

**4. Effect of State and Federal Laws and Regulations.** The deposit relationship between you and the Bank is governed primarily by this Agreement. But it is also governed by the laws of the United States; the rules and regulations of the Board of Governors of the Federal Reserve System and various Federal Reserve Banks; the rules and regulations of other proper bank supervisory authorities and other governmental agencies; applicable clearinghouse rules; and applicable state laws and

regulations. If you opened your account at one of the Bank's branches or other offices, the applicable state law and regulations for your account are those of the state in which that branch or office is located. If your account was not opened at one of the Bank's branches or other offices (for example, if it was opened by mail or electronically through the internet), the applicable state law and regulations are those of the Commonwealth of Pennsylvania. If any terms of this Agreement are in conflict with applicable law, those terms will be nullified to the extent they are inconsistent with the law, and the applicable law will govern. If any provision of this Agreement is declared to be invalid, unenforceable or illegal, that part will not affect the validity of the other provisions.

**5. Waiver of Notice.** By signing the Signature Card or continuing to use or maintain your account after the date printed in this Agreement, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account. For example, if a check that you deposit in your account is dishonored and returned to the Bank, the Bank is not required to notify you of the dishonor.

**6. Waiver of Rights by the Bank.** The Bank reserves the right to waive the enforcement of any of the terms of this Agreement with you with respect to any transaction or series of transactions. Any waiver will not affect the Bank's right to enforce any of its rights with respect to other customers, or to enforce any of its rights with respect to other transactions with you and is not sufficient to modify the terms and conditions of this Agreement.

**7. Notices.** Any written notice you give to the Bank is not effective until it is actually received by the Bank and the Bank has had a reasonable opportunity to act upon the notice. Any written notice the Bank gives you is effective when it is deposited in the United States mail to the last known address as reflected on the records of the Bank. Notice to any one owner of an Account is notice to all owners of that account.

**8. Bank Cards.** If the Bank issues a bank card(s) to you for conducting transactions at Automated Teller Machines ("ATMs"), debit transactions for purchasing goods or services from merchants and/or for identification purposes, you agree that any such card is the property of the Bank and may be canceled by the Bank at any time without notice to you and must be surrendered upon the Bank's request. You acknowledge that the Personal Identification Number ("PIN") assigned to you for use with a bank card has the same legal effect as your signature and is personal and confidential. You agree to take all reasonable precautions so that no one else learns the PIN, including not communicating or disclosing the PIN to any other person, not writing the PIN on your bank card, and not keeping a record of your PIN in the same wallet or place as your bank card. You agree that if you give your bank card and PIN to another person, you will be responsible for any use of the card by such person, even if the other person uses the card and PIN in an amount that exceeds any limit you placed on such usage. You agree to report to the Bank any loss or theft of your bank card or any other problem concerning your Account. Your rights and liabilities will be as set forth in the Regulation E - Electronic Funds Transfer Disclosure Statement portion of this Agreement.

**9. DISPUTE RESOLUTION BY BINDING ARBITRATION.** This arbitration provision is optional. If you do not wish to accept it, you must follow the instructions in paragraph (9)(k) below to reject arbitration. Unless you timely reject arbitration, this arbitration provision is binding on you and us. For purposes of this Paragraph 9 and its subparts, "Bank" shall include parents, subsidiaries, affiliates, predecessors, successors, and assigns, as well as each of those entities' agents and employees.

a. Claims Subject to Arbitration: Except as specified in paragraph 9(c) below, any dispute or claim between you and Bank must be arbitrated if either party elects arbitration of that dispute or claim. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:

- i. claims arising out of or relating to any aspect of the relationship between you and the Bank, whether based in contract, tort, fraud, misrepresentation, or any other statutory or common-law legal theory;
- ii. claims that arose before this or any prior Agreement (including, but not limited to, claims relating to advertising or dis closures for any of the Bank's products or services);
- iii. claims for mental or emotional distress or injury not arising out of bodily injury;
- iv. claims asserted in a court of general jurisdiction against you or the Bank, including counterclaims, cross-claims, or third-party claims;
- v. claims relating to the retention, protection, use, or transfer of information about you or any of your accounts for any of the Bank's products or services;
- vi. claims relating to communications with you, regardless of sender, concerning any of the Bank's products or services, including emails and automatically dialed calls and text messages; and
- vii. claims that may arise after the termination of this Agreement.

b. In this arbitration provision only, references to "you" and "your" mean the account owners, all authorized or unauthorized users or beneficiaries of the account, each of those person's assignees, heirs, trustees, agents, or other representatives, and if the account owner is a business, the account owner's parents, subsidiaries, affiliates, predecessors, successors, assigns, and each of those entities' agents and employees. This arbitration provision does not preclude you or the Bank from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against you or the Bank on the other's behalf. Nor does this arbitration provision preclude either you or the Bank from exercising self-help remedies (including setoff), and exercising such a remedy is not a waiver of the right to invoke arbitration of any dispute. You and the Bank each waive the right to a trial by jury or to participate in a class action whenever either you or the Bank elect arbitration. This Agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this Agreement.

- c. Claims Not Subject to Arbitration: You and Bank agree that the following disputes or claims cannot be arbitrated:
- i. claims arising from bodily injury or death;
  - ii. claims seeking only individualized relief asserted by you or the Bank in small claims court, so long as the action remains in that court and is not transferred, removed or appealed to a different court of general jurisdiction, in which case either party may elect arbitration;
  - iii. claims to collect or challenge debts owed pursuant to an extension of credit under a separate agreement or note (such as a separate loan agreement, promissory note, or bank card agreement), in which case the dispute over the debt shall be governed by the dispute-resolution procedures set forth in that separate agreement or note; and
  - iv. disputes over the scope and enforceability of this arbitration provision, whether a dispute or claim can or must be brought in arbitration, or whether paragraphs (d) or (h) of this arbitration provision have been violated.

These exclusions from arbitration are intended to be interpreted narrowly. Excluded claims must be resolved by a court with jurisdiction.

d. Pre-Arbitration Notice of Disputes and Informal Resolution: Before either you or Bank commence arbitration, the party asserting a claim must: (1) send the other party a written Notice of Dispute and Request for Informal Resolution ("Notice"); and (2) participate in an informal settlement conference, provided the settlement conference occurs within 75 calendar days of the date of the Notice (the "Informal Resolution Period"). In the event an informal settlement conference does not occur within the Informal Resolution Period despite you and the Bank's good faith efforts to schedule one, the claimant may proceed with arbitration. Any applicable statute of limitations shall be tolled during the Informal Resolution Period.

The Notice to Bank should be sent by certified mail to: Dollar Bank, FSB, Legal Department, 20 Stanwix Street, 20th Floor, Pittsburgh, PA 15222 ("Notice Address"). The Notice to you will be sent to your address on file with your account. **The Notice must: (a) include your name and account number(s); (b) describe the nature and basis of the claim or dispute; (c) set forth the specific relief sought; (d) provide a preferred contact number or email; and (e) propose at least five times during business hours on separate days during the Informal Resolution Period which the claimant is available for the informal settlement conference.**

The informal settlement conference will take place at a mutually agreeable time by telephone or videoconference. You and the Bank's business representative must both personally participate in a good-faith effort to resolve the dispute informally without the need to proceed with arbitration. If you have retained an attorney, please be advised that Bank cannot disclose information about your account to your attorney unless you have provided Bank with signed, written permission to do so. Any counsel representing you or Bank may also participate. The requirement of your personal participation in an informal settlement conference may be waived only if both you and Bank agree in writing.

e. Commencing Arbitration: An arbitration proceeding cannot be commenced until after the Informal Resolution Period has ended. A court will have authority to enforce this paragraph (e), including the power to enjoin the filing or prosecution of arbitrations without first providing a fully complete Notice and participating in a timely requested Informal Settlement Conference. The court also may enjoin the assessment or collection of arbitration fees incurred as a result of such arbitrations. Further, unless prohibited by applicable law, the arbitration provider shall not accept nor administer any arbitration unless the claimant has complied with the Notice and Informal Settlement Conference requirements of paragraph (d).

f. Arbitration Procedure: The arbitration will be governed by the Consumer Arbitration Rules ("AAA Rules") of the American Arbitration Association ("AAA"), as modified by this arbitration provision, and will be administered by the AAA. (If the AAA is unavailable or unwilling to administer arbitrations consistent with this arbitration provision, another arbitration provider shall be selected by the parties or by the court.) The AAA Rules are available online at [www.adr.org](http://www.adr.org) or by writing to the Notice Address. All issues are for the arbitrator to decide, except that the court will decide any disputes over the arbitrability of claims. The arbitrator shall apply the same substantive law that a court would apply and can award the same individualized remedies (including statutory damages and statutory attorney's fees and costs) that a court could award under applicable law. Unless you and Bank agree otherwise, any arbitration hearings will take place within 50 miles of your primary residence provided it is within one of the Bank's four current market areas (Pittsburgh, PA, Cleveland, OH, Virginia Beach, VA, or Cumberland, MD); or Allegheny County, Pennsylvania.

g. Arbitration Fees: If you complied with the Notice and Informal Settlement Conference requirements above in paragraph 9 (d), after the Bank receives notice at the Notice Address that you have commenced arbitration, the Bank will promptly reimburse you for your payment of the filing fee, unless your claim is for greater than \$10,000 in value. (The filing fee currently is \$200 but is subject to change by the arbitration administrator. If you are unable to pay this fee, the Bank will pay it directly upon receiving a written request at the Notice Address.) The Bank also will pay all other AAA filing, administration, and arbitrator fees for that arbitration. Notwithstanding the foregoing, if the arbitrator finds that either the substance of your claim or the relief you seek is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the payment of all such fees will be governed by the AAA Rules. In such case, you agree to reimburse the Bank for all monies previously disbursed that are otherwise your obligation to pay under the AAA Rules. In addition, if you initiate an arbitration in which you seek relief valued at greater than \$10,000 (either to you or to the Bank), the payment of these fees will be governed by the AAA rules. The Bank will pay all AAA filing, administration, and arbitrator fees for any arbitration that the Bank commences against you.

h. Requirement of Individual Arbitration: The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. YOU AGREE

THAT YOU MAY BRING CLAIMS AGAINST THE BANK ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING. Further, unless both you and the Bank agree otherwise, the arbitrator may not consolidate the claims of more than one person (except for the claims of co- or joint account owners pertaining to that account), and may not otherwise preside over any form of a representative, class, or private attorney general proceeding. If, after exhaustion of all appeals, any of the foregoing prohibitions on (i) non-individualized declaratory or injunctive relief; (ii) class, representative, and private attorney general claims; or (iii) consolidation are found to be unenforceable with respect to a particular claim or with respect to a particular request for relief (such as a request for injunctive relief), then that claim or request for relief shall be severed and decided by a court after all other claims and requests for relief are arbitrated.

i. **Future Changes to Arbitration Provision:** Notwithstanding any provision in this Agreement to the contrary, you and the Bank agree that if the Bank makes any future change to this arbitration provision (other than a change to the Notice Address), Bank shall send you notice in accordance with section 2 above and you may reject that change by sending us written notice within 30 days of the change to the Notice Address provided above. By rejecting that future change, you are agreeing that you will arbitrate any dispute or claim between you and the Bank in accordance with the language of this provision, as amended by any changes that you did not timely reject.

j. **Additional Procedures for Complex Disputes:** If the actual damages sought by either you or the Bank in an arbitration exceeds \$250,000 (not counting amounts sought for punitive, statutory, treble, or emotional harm damages or for attorneys' fees or costs), then the following additional procedures apply. First, if you are a business customer, the AAA's Commercial Arbitration Rules rather than the Consumer Arbitration Rules shall apply and, unless you and Bank agree otherwise, the dispute shall be resolved by a three-arbitrator panel, with each party choosing one arbitrator from the AAA's roster and the two party-appointed arbitrators selecting a third arbitrator, which third arbitrator shall preside over the panel. If you are a consumer customer, the same switch to the Commercial Arbitration Rules and a three-arbitrator panel shall apply if both you and the Bank agree. Second, regardless of whether you are a business or consumer customer, either party may appeal the final award to a three-arbitrator panel pursuant to the AAA's Optional Appellate Rules by providing written notice within 30 days of the award. The appellant shall pay all fees and costs for the appeal unless the panel determines that the appellant is the prevailing party, in which case the panel shall have the discretion in its final award to reallocate the fees and costs as justice or otherwise applicable law requires. If there is a cross-appeal, the costs shall be borne equally by both sides, subject to reallocation by the panel in its final award as justice or otherwise applicable law requires.

k. **Right to Reject Arbitration Provision:** If you do not wish to arbitrate, you may reject this arbitration provision by sending a rejection notice to the Notice Address above by certified mail ("Rejection Notice") subject to the timing and other requirements set forth in this paragraph (k). To be valid, a Rejection Notice must: (a) include your name, account number(s), and a statement that you are rejecting the arbitration provision in this Agreement; and (b) be received by the Bank within 30 days after the opening of your account. If an arbitration provision has been added for the first time to your agreement for an existing account, your Rejection Notice must be postmarked on or before the effective date of that amendment to that agreement. If your Rejection Notice complies with these requirements, this arbitration provision will not apply to you with respect to any claims that you or the Bank commence in litigation or arbitration after the Bank receives your Rejection Notice. Rejecting this arbitration provision will not affect your other rights or responsibilities under this Agreement. Nor will it affect any other arbitration agreements between you and the Bank, such as arbitration provisions in other contracts between you and the Bank.

l. **Military Lending Act:** If you are a covered member of the armed forces or the dependent of a covered member within the meaning of the Military Lending Act and your Agreement with the Bank involves an extension of consumer credit under that Act, then you are not required to arbitrate disputes.

## **OWNERSHIP OF ACCOUNTS**

**1. Ownership Designation.** The classification of your account as an individual account or a business account, and the form of ownership of your account, are designated on the Signature Card you sign when you open the account. The Bank may rely on the classification and form of ownership for an account set forth on the Signature Card for all purposes relating to the account. To the extent the Bank's records and the Signature Card conflict regarding the form of ownership, the Signature Card will control. To the extent the Signature Card is lost, destroyed, illegible or otherwise unavailable, or, in the sole judgment of the Bank, incapable of reasonable interpretation, the Bank's records shall control. The provisions of this Part describe the rules applicable to the various account classifications and forms of ownership available. Only the provisions relating to the classification and form of ownership designated on the Signature Card apply to your account.

**2. Consumer Accounts - Individual Accounts.** Consumer accounts are those established that are not business accounts as defined later in this Agreement. By opening an account that is designated as an individual account on the Signature Card you are considered by the Bank as the sole owner of the account. You may designate one or more other persons that may write checks on the account by granting them a limited power of attorney on a form acceptable to the Bank without granting them any ownership interest in your account.

**3. Consumer Accounts - Joint Accounts.** A consumer account opened by two or more persons is deemed to be a joint account. It is your responsibility to determine the legal effect of opening and maintaining a joint account. Except as provided by law, if your account is a joint account, then you own your account with the other account owner as joint tenants with the right of survivorship and not as tenants in common. Upon the death of a joint tenant, the surviving owner has the right to all the funds in



the account subject to the Bank's right of setoff and security interest in the account. Except as provided by law, if more than one joint tenant survives, they will own the account as joint tenants with the right of survivorship and not as tenants in common.

On the Signature Card, joint accounts may be designated as either "AND" accounts or "OR" accounts. Except as specifically stated in this section accounts designated as "AND" and accounts designated as "OR" shall be treated in the same manner.

For AND accounts (for example, Joe Smith and Jane Doe), the closing of the Account and all withdrawals, by any means the Bank makes available, must be authorized jointly by all account owners so designated; however, any account owner may make deposits to the account and have access to account records.

For OR accounts (for example, Joe Smith or Jane Doe), any account owner may authorize withdrawals, by any means the Bank makes available, for any or all of the funds in the Account, may close the Account, or may enter into special agreements regarding the account.

If there is no designation, or no designation can be reasonably discerned in the sole judgment of the Bank, the joint account shall be deemed to be an "OR" account.

Unless the Bank receives other specific contrary instructions signed by all joint depositors, each joint depositor hereby appoints the other joint depositor(s) as attorney(s)-in-fact, so that any joint depositor may endorse checks, drafts or other instruments payable to any joint depositor and may make deposits to your account; this initial appointment shall continue despite the later disability, incapacity or death of any joint depositor until such time as the Bank has been notified in writing of the revocation of such appointment and has had a reasonable opportunity to act upon such notice. Upon being notified of the death of any account owner, the Bank may continue to honor items, other payment orders and withdrawal requests made by any joint owner(s), in accordance with applicable state law.

Each joint owner also authorizes the Bank to exercise setoff and enforce its security interest in the entire joint account without notice, even though only one of the joint owners is the debtor; these rights exist regardless of who contributed funds to the joint account. Similarly, the Bank can enforce overdraft liability (and any related service charges and expenses) in the joint account against any joint owner individually (and each joint owner agrees to be jointly and severally liable for all overdraft liability in the joint account (and any related service charges and expenses)), even if the joint owner did not sign the item creating the overdraft or receive any benefit from its proceeds. Except as required by applicable law, garnishments against either or both joint owners are subject to the Bank's right of setoff and security interest and if the Bank receives appropriate legal process relating to such garnishment, the Bank may pay funds from the joint account to satisfy that garnishment in accordance with applicable law without notice to any joint owner(s).

If the Bank receives written notice from any joint owner, the Bank may suspend access to the Account. If the Bank receives notice from any source that there is a dispute regarding the ownership of funds in the joint account, the Bank may, at its sole discretion, suspend access to the Account until the Bank receives written notice from all joint account holder(s) that the dispute is resolved.

**4. Business Accounts.** Business accounts are those established by any partnership, corporation, limited liability company, association or other entity operated on a for-profit basis; all corporations and associations operated on a not-for-profit basis; all governmental units; and any individual who intends to use the account as a sole proprietor for any trade or business. The classification and form of ownership of a business account are as designated on the Signature Card.

The business and each person who signs the Signature Card, any resolution or any other separate written authorization concerning an account, represents to and agrees with the Bank that (a) the business has taken all actions necessary to open and maintain the account, (b) all resolutions or other authorizations given to the Bank by or on behalf of the business are true, accurate and complete in all respects, (c) all assumed or fictitious names used by the business have been duly registered or filed with the applicable governmental authorities, and (d) each person whose name is written or printed on the Signature Card, any resolution or any other separate written authorization concerning the account has complete authority to bind the business in all transactions involving the account.

The business agrees to notify the Bank promptly in writing of any change in its form or jurisdiction of organization or ownership or in the authority of any person with respect to the account or any transactions relating to it. The Bank also reserves the right to require a partnership, corporation or other legal entity to give separate written authorization telling the Bank who is authorized to act on its behalf. The Bank is authorized to follow the directions of a person designated as having authority to act on the entity's behalf until the Bank receives written notice that the authority has been terminated and has had a reasonable time to act upon that notice.

**5. Agency and Fiduciary Accounts.** Any individual(s) acting as an agent, guardian, personal representative, attorney-in-fact, custodian or some other fiduciary capacity (individually and collectively, an "Agent") must be designated by the Bank as such on the Signature Card. While your Agent may have a fiduciary relationship with you with respect to an account with such a designation, you agree that the Bank's relationship with you continues to be solely that of debtor and creditor. The Bank is authorized to follow the directions of your Agent regarding your account until the Bank receives written notice that the agency has been terminated and it has had a reasonable opportunity to act upon the notice.

The Bank has the right to review and retain a copy of any power of attorney, agency agreement, trust agreement, court order or other document that has established the agency or other fiduciary relationship and may charge a service fee for the review of

such document. Following such review, the Bank may refuse to honor the document creating the agency or fiduciary relationship and you acknowledge and agree that the Bank shall not be liable to you if the document creating the agency or fiduciary relationship, such as a power of attorney, is subsequently determined to be valid pursuant to applicable law. The Bank has the right to request the production of the original document establishing the agency or other fiduciary relationship and may require that the signatures executing the original document be notarized or that other proof of the authenticity of the document and/or its continued effectiveness be provided. Unless the Bank receives a complete copy of the Agency Agreement, Trust Agreement, Court Order or other document under which the account is opened, the Bank is authorized to follow the instructions of your Agent without determining if those instructions are contrary to or prohibited by such document.

The Bank is not liable for the misapplication of funds from your account by your Agent. In consideration for permitting agency and fiduciary accounts, you agree to indemnify and hold the Bank harmless from any and all damages, losses, costs or expenses incurred by Bank arising out of or related to the Bank permitting an Agent to transact on an account including, but not limited to, reasonable attorney's fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law.

**6. Custodian Accounts.** The custodian of all custodial accounts under the Uniform Gifts to Minors Act, the Uniform Transfers to Minors Act, or similar law, must notify the Bank immediately in writing upon the death of the minor or upon the minor attaining the age of majority. After notifying the Bank of either of these events or upon the Bank's receipt of satisfactory evidence that either of these events has occurred, the custodian's authority over the account continues only to the extent permitted by applicable law. Before the Bank receives such notice or evidence, the Bank may honor any checks, drafts or other instructions of the custodian without incurring any liability to the minor or to any third party, and the custodian will be liable to the Bank for any loss or expense it incurs because of the failure to give prompt notice.

Upon the death, incapacity or resignation of any custodian, the Bank will recognize a successor custodian properly designated by the previous custodian pursuant to applicable law. If no successor custodian has been so designated, the Bank will only recognize a successor custodian who is assuming the position in accordance with applicable law.

**7. In Trust For or Payable on Death Accounts.** The Bank may, to the extent permitted by law, accept accounts designated by you on the Signature Card as "In Trust For" or "Payable on Death" accounts. These accounts use a statutory procedure to automatically transfer your account to the beneficiaries designated on the Signature Card upon your death. The Bank makes no representations as to whether the use of such a designation is appropriate for the person(s) establishing such an account. Any such designation should be made only after consulting with an attorney or other estate-planning professional. During your lifetime you may make withdrawals and perform other transactions and all interest earned on your account shall be reported to the social security number designated on the Signature Card. You may close your account by withdrawing all of the funds and/or may remove beneficiaries at any time. Upon the death of the owner(s) of the account, the beneficiary or beneficiaries may then withdraw the funds in accordance with Bank procedures and applicable law. The Bank reserves the right to limit the number of beneficiaries on an account in accordance with Bank procedures and applicable law.

**8. Other forms of Ownership.** The Bank may at its sole discretion establish accounts with other types of ownership pursuant to applicable law. If you have questions regarding special ownership arrangements, please inquire at a Bank branch office.

RULES GOVERNING DEPOSIT ACCOUNTS

**1. Deposit of Items.** Once your account is opened, you may make deposits in person, by mail or by any other method the Bank makes available, such as its automated teller machines. The Bank reserves the right to limit, refuse or return any item you attempt to cash or submit for deposit or collection (including, without limitation, items that have been endorsed more than once). All deposits are accepted subject to verification. You should retain your copy of the receipt and any other documents which evidence your deposit. If you claim that a deposit was not properly credited to your account, the Bank may ask you to show your receipt. The Bank is not responsible for deposits made by mail, night depository or other outside depository until the Bank actually records the receipt of those deposits in its books and records. You are responsible for reconstruction and proof of loss of any items included in deposits which are lost or stolen in transit before the Bank has received and accepted the deposit. Further, you agree to fully cooperate and assist in the reconstruction and proof of loss of any items included in deposits that are lost or stolen in transit after the Bank has received and accepted the deposit. The Bank's records will be conclusive proof of the receipt or non-receipt of a deposit. You should not mail cash deposits.

If you fail to endorse an item that you submit for deposit, the Bank has the right, but is not obligated, to supply the missing endorsement. The Bank may require that items with more than one payee be personally endorsed by each of the payees. You agree to reimburse the Bank for any loss or expense, including without limitation reasonable attorneys' fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law and this Agreement, that the Bank incurs because you fail to endorse an item exactly as it is drawn or if any endorsement is not contained in the first one and one-half inch (1 ½ in.) area on the back of the item at the end of the item where the words "pay to the order of" appear on the front of the item.

Deposits may be made in person or at one of the Bank's branches during posted business hours. If the Bank receives an item on a weekend, holiday or after the Bank's cutoff hour on a business day, the item is deemed to have been received on the Bank's next business day. The Bank's business days and cutoff hour are posted at the Bank's offices and are subject to change from time to time in the Bank's discretion. Except to the extent additional notice is required by law, any change in the Bank's business days or cutoff hour becomes effective on the day the new business days or cutoff hour are posted at the Bank's offices.

If your account is overdrawn, the Bank may allocate items deposited into your account to any particular item, or category of items, that are attributable to the negative balance even if allocating a particular deposited item may result in a fee or fees that could

have otherwise been avoided in whole or in part by an alternate deposit allocation. Without limiting the generality of the previous sentence and with certain exceptions, the Bank's current practice is to allocate deposited items first to debit card transactions, then to ATM transactions and then to other items. The Bank may change the order in which it generally allocates deposited items at any time and from time to time without giving you prior notice of change.

**2. Collection of Items.** In receiving items for deposit or collection, the Bank acts as your collection agent and assumes no responsibility beyond the exercise of due care. Special instructions for handling an item are effective only if made in writing, given to the Bank along with the item in question and accepted by the Bank. The Bank will not be liable for the default or negligence of any correspondent or for loss in transit, and each correspondent will not be liable except for its own negligence. Items and their proceeds may be handled in accordance with applicable Federal Reserve Bank regulations, Clearing House Association or Funds Transfer System rules, and contractual arrangements with other financial institutions.

All items that are cashed or that are received for deposit or collection (including those items drawn on another account at the Bank) are provisionally credited to your account subject to final payment and receipt of solvent credits or cash by the Bank. The Bank is authorized, but is not required, to pursue collection of previously dishonored items, and in so doing it may permit the payor bank to hold an item beyond the applicable deadline. If you deposit foreign currency or items that are denominated in a foreign currency into your account, the final credit to your account will be based on the exchange rate in effect at the time the Bank receives final payment for that item in United States currency.

**3. Returned Items and Charge Backs.** If an item you cash or deposit into your account is later returned unpaid to the Bank by the financial institution upon which it is drawn, the amount of the item (together with any interest earned thereon) and a service charge as reflected in the Bank's then-current Account Information Schedule will be deducted from your account. Similarly, if an electronic deposit to your account is reversed, the amount of applicable interest will also be deducted from your account. The Bank may also charge back any item at any time before final payment, whether returned or not, and may also charge back any item if, within the normal handling period for such item, the item cannot be honored against the drawer's account. If charge back to the account is not possible or if it results in the account becoming overdrawn, each owner of the account is jointly and severally liable to the Bank for the amount of any charge back, the relevant service charge and any costs the Bank incurs in collecting the charge back from you including, but not limited to, reasonable attorney's fees, and the costs of litigation, arbitration or other dispute resolution, to the extent permitted by law.

The Bank may exercise all of these rights without giving you prior notice and you agree that the Bank will not be liable for any damages resulting from its exercise of these rights (including, without limitation, any damages resulting from the dishonor of other items resulting from the reversal of any credit or the return of deposited item) except for ordinary negligence or failure to act in good faith.

**4. Return of Direct Deposits.** If the Bank is required to reimburse the Federal Government or any other payor for all or any portion of any benefit payments deposited into your account through a direct deposit plan for any reason, you agree that the Bank may, without prior notice to you, deduct the amount returned to the Federal Government or other payor from your account or from any other account you have with the Bank, unless the deduction is prohibited by law. This right is in addition to any other rights the Bank has under this Agreement, including its right of setoff and its security interest in your account.

**5. Automated Processing of Items.** The Bank has adopted automated collection and payment procedures so that it can process the greatest volume of items at the lowest possible cost to all customers. These automated procedures are based on the use of high-speed automated processing equipment that relies primarily on information encoded onto each item in magnetic ink. In recognition of this fact, you agree that in paying or taking an item for collection, the Bank may disregard all information on the item other than information that is encoded onto the item in magnetic ink according to general banking standards, whether or not that information is consistent with other information on the item. By way of example, the Bank may rely on the amount of a check as encoded in magnetic ink, even if the magnetically-encoded amount is more than the face amount of the check or exceeds the maximum amount for which the check is valid as stated in a legend on the check. You agree to reimburse the Bank for any loss or expense (including, without limitation, reasonable attorneys' fees and the costs of litigation, arbitration or other dispute resolution, to the extent permitted by law) that the Bank incurs because you issue or deposit an item containing such extra information. Furthermore, you agree that the Bank does not fail to exercise ordinary care in paying an item solely because its procedures do not provide for the sight examination for alterations or verification of the signature of the drawer or of any endorser on items with a face amount below an amount or not meeting other confidential criteria established by the Bank from time to time.

**6. Authorized Signatures.** The authorized signatures for an account are those reflected on the Signature Card, any resolution or any other separate written authorization relating to the account received by the Bank. For the payment of funds and for all other purposes relating to your account, the Bank is authorized to act on those signatures, but the Bank will not be liable for refusing to honor items or signed instructions regarding an account if it believes in good faith that the signatures appearing on such items or instructions are not genuine. Additionally, the use of a facsimile signature or endorsement device may be authorized by designation on the Signature Card, a resolution or other separate written authorization. If the use of a facsimile signature or endorsement device has been so authorized or such a device has otherwise been used, the Bank may honor or accept for deposit any item or signed instruction which bears or appears to bear the appropriate facsimile signature or endorsement even if it was made by an unauthorized person or with a counterfeit facsimile device. Therefore, close control should be maintained over any facsimile signature or endorsement device and statements and canceled items should be promptly reviewed for unauthorized use of any such device. Furthermore, you may give another person authority over your account by your conduct or by your failure to act. For example, if you give information about your account (such as the Bank's routing number and/or your account number) to another party but do not physically deliver an item to that party, any item presented against your account by that party



is deemed to have been authorized by you. The Bank is not obligated to recognize any such authorizations, but has the right to do so at its discretion. When an account is established, a desire for more than one authorized signature on certain items drawn against your account may be indicated by designating a specific number of desired signatures on the Signature Card, a resolution or other separate written authorization that is given to the Bank. However, any such designation is solely for your convenience and internal control purposes. In the absence of a specific written agreement to the contrary, the Bank is not required to determine if any item drawn against any account contains the number of desired signatures indicated by any such designation.

**7. Checks and Other Withdrawals.** Withdrawals from an account may only be made according to the procedures established by the Bank from time to time, and the Bank reserves the right to require fourteen (14) days advance notice prior to permitting any withdrawal from any account. As indicated earlier in this Agreement, the Bank processes items with high-speed automated equipment. In order for that equipment to function properly and efficiently, all items drawn against an account or used to withdraw funds from an account must meet certain formatting and other technical specifications. Information concerning these specifications is available upon request. If an item is presented to the Bank that does not meet these specifications or it contains incorrect information (including, without limitation, an incorrect account number), the Bank reserves the right to reject the item, impose a special fee for processing the item, or both. If you issue items for payment with duplicate serial numbers, this will impair the Bank's ability to implement certain of your requests (such as stop payment and post-dated item requests) and to administer your account in an effective manner. As a result, you agree that you issue items with duplicate serial numbers at your own risk and agree not to hold the Bank liable for any damages or losses relating to such items or their handling by the Bank. The Bank also reserves the right to refuse or impose a special fee for any withdrawal or transfer request which is attempted by any manner not specifically authorized for the account in question, which is greater in frequency or number than that specifically permitted for the account in question, or which is for an amount less than any minimum withdrawal or transfer denomination required for the account in question.

If an original item has been replaced by a photocopy of the item supplied by any Federal Reserve Bank or other processor in the chain of collection (generally because the original item has been lost or destroyed) you agree that the Bank may pay the item based upon a photocopy without prior notice to you. The Bank reserves the right to require the presentation of the original passbook, certificate or other document before permitting any withdrawal from a passbook account, certificate of deposit account or any other account represented by a similar document.

Withdrawals are generally made first from finally collected funds and, unless prohibited by law or by the Bank's written funds availability policy, the Bank reserves the right to refuse to pay any item drawn against an insufficient available balance, impose a special fee for each time such item is presented, or both. Please note that merchants may attempt to get paid multiple times by submitting additional ACHs or representing checks. You may be assessed a fee each time an item is returned for insufficient funds. You acknowledge and agree that items drawn upon your account may not be processed in the order in which you make them or the order in which we receive them, and the order in which transactions are processed and cleared can affect the amount of overdraft fees. The Bank reserves the right to pay items drawn upon your account (including those payable to the Bank or on which the Bank may be liable) in any order determined by the Bank, even if paying a particular item results in an insufficient available balance in your account to pay one or more other items that otherwise could have been paid out of your account. Without limiting the generality of the previous sentence and with certain exceptions, the Bank's current practice is to pay teller, debit card and ATM transactions as they are received and then pay all other items in decreasing dollar amount (i.e., from the largest dollar amount to the smallest dollar amount). The Bank may change the order in which it generally pays items at any time and from time to time without giving you prior notice of the change.

Subject to these general restrictions you may withdraw funds on deposit by the following methods:

1. Properly executing a check. The Bank reserves the right to reject checks or other items written in pencil or which are incomplete, illegible, inconsistent or incompatible with Bank equipment. Please note that if a check is returned for an insufficient available balance, the merchant may attempt to cash the check a second time or a third time if the check is converted to an electronic check. You may be subject to multiple overdraft or returned item fees if your business account lacks a sufficient available balance each time the check is presented
2. Authorizing the Bank in advance to make withdrawals electronically and directing payment thereof in such manner as the Bank may determine in its sole discretion.
3. If you request and are approved to use either a personal identification number ("PIN"), telephone banking services, and/or electronic bank services (including internet services), withdrawals may also be made from your account by:
  1. Telephoning the Bank, furnishing your account number and PIN and directing payments to be made in accordance with authorizations given to the Bank;
  2. Requesting cash, either from a teller over-the-counter at a branch location or from an ATM;
  3. Contacting the Bank via an approved electronic medium (telephone or internet for example) and instructing the Bank to make payment directly to merchants or others or transferring funds to another account; and
  4. Requesting payments to be made through the use of a point of sale transfer service, in which case, the Bank may require that you furnish a properly executed check, draft or other applicable withdrawal/payment form, use the applicable Bank Card and/or use the PIN.

**8. Insufficient Funds and Overdrafts.** The Bank has no obligation to pay any item that is presented for payment that would exceed your available balance. The Bank may determine whether or not your account contains a sufficient available balance to pay an item at any time between the time the item is presented and the Bank's return deadline, and only one determination of the account's available balance is required. If that determination reveals an insufficient available balance to pay the item, the Bank is not required to pay the item and may return it unpaid or decline it. Alternatively, the Bank may pay the item and create an overdraft in your account. Whether or not the Bank decides to pay the item and create an overdraft is in the sole discretion of the Bank and

will depend on various factors, including your history with the Bank. Moreover, the honoring of one or more items drawn against an insufficient available balance does not obligate the Bank to honor any other such items, either in the future or during the same day's processing, and you should not rely on the Bank to honor any particular items drawn against an insufficient available balance. In all cases, the Bank is not required to give you prior notice that an item will be returned for an insufficient available balance.

Each time an item of \$5.00 or more is presented against an insufficient available balance (whether paid or returned) you may be assessed an Overdraft Fee as provided in the Bank's then-current Account Information Schedule. You agree that if your account becomes overdrawn for any reason, you must immediately deposit sufficient available funds to cover the overdraft and any penalties assessed upon notice of the overdraft. Moreover, you agree to reimburse the Bank for any costs it incurs in collecting the overdraft from you including, but not limited to, reasonable attorney's fees, and the costs of litigation, arbitration or other dispute resolution, to the extent permitted by law.

Pursuant to Regulation E, the Bank will not assess an Overdraft Fee against consumer accounts if certain items (generally ATM and non-recurring debit card transactions) are presented for payment against an insufficient available balance unless you have opted-in and agreed to permit the Bank to pay these items and assess the applicable Overdraft Fee as required by Regulation E. If you opt-in and you have an insufficient available balance at the time a debit-card transaction is authorized (this occurs at the time you present your debit card to the merchant) , you will be assessed a fee. You may revoke the opt-in and the authorization to pay these items and assess the fee at any time by calling 1-877-893-4230, completing the required information at [dollarbank.com/](http://dollarbank.com/) options or stopping by a Bank branch. If you do not opt-in and authorize the Bank to pay these items, the Bank may pay or deny these items at its sole discretion if your account lacks a sufficient available balance at the time a merchant asks us to authorize a transaction.

**9. Your balances.** Your account has two balances: the "ledger" balance and the "available" balance. Both can be checked when you review your account online, on our mobile banking app, at an ATM, or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time. This section explains ledger and available balances and how they work.

Your ledger balance (sometimes referred to as the "actual" balance) is the full amount of all deposits, even though some portion of a deposit may be on hold and may not be available to you, less payment transactions that have "posted" to your account, but not payment transactions that have been authorized and are pending. Thus, while the term "current" may sound as though the balance you see is an up-to-date display of what is in your account that you can spend, that is not always the case. Any holds for purchase transactions, holds on deposits, or other checks, payments and fees that have not yet posted will not appear in your actual balance. For example, if you have a \$50 ledger balance, but you just wrote and delivered a check for \$40, then your ledger balance is \$50 but it does not reflect the pending check transaction. So at that point, you actually have \$50, but you have already spent \$40, meaning you will have to closely monitor your spending activities to ensure that outstanding charges do not make your balance go negative.

Your available balance is the amount of money in your account that is available for you to use. The available balance is the ledger balance less things like holds placed on deposits and pending transactions (such as pending debit card purchases) that the bank has authorized but that have not yet posted to your account. For example, assume you have a ledger balance of \$50 and an available balance of \$50. If you were to swipe your debit card to purchase something for \$20, then that merchant could ask us to pre-authorize the payment. In that case, we will reduce your available balance by \$20 because once we authorize the payment, we are obligated to pay. Your ledger balance would still be \$50 because this transaction has not yet posted, but your available balance would be \$30 because you have committed to pay the merchant \$20. When the merchant submits its payment request (which could be a few days later), we will remove the hold, post the transaction to your account, and your ledger balance will be reduced by \$20.

We use available balance at the time transactions are presented to us to decide whether to pay or return them. The available balance has to be insufficient at the time the transaction is authorized for us to assess a fee. The following example illustrates how this works:

Assume your ledger and available balance are both \$100, and you swipe your debit card at a store for \$60. As a result, your available balance will be reduced by \$60 so your available balance is only \$40. Your ledger balance is still \$100. Before the store charge is sent to us for posting, a check that you wrote for \$60 clears. Because you have only \$40 available (you have committed to pay the store \$60), your account will be overdrawn by \$20, even though your ledger balance was \$100. In this case, we may return the check, and you may be charged a fee as set forth in the applicable fee schedule. If you are eligible for Overdraft Coverage, then we may pay the \$60 check, but you may be charged an overdraft fee because your available balance was not sufficient at the time of payment to cover the check. When the debit card transaction is posted to your account, it will not result in an overdraft fee because you had a sufficient available balance when it was authorized.

It is very important to understand that you may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a transaction that you want to make. This is because your available balance may not reflect all your outstanding checks and automatic bill payments that you have authorized, or other outstanding transactions that have not been paid from your account.

In addition, your available balance may not reflect all of your debit card transactions. For example, if a merchant obtains our prior authorization but does not submit a one-time debit card transaction for payment within a certain number of days we will release

the authorization hold on the transaction. The available balance will not reflect this transaction once the hold has been released until the transaction has been received by us and paid from your account.

**10. Stop Payment.** You have the right to stop payment on any item drawn against your account that has not been paid or certified by the Bank. Stop payments are not generally permitted on cashier's checks, certified checks or money orders. Stop payments on preauthorized electronic transfers subject to Regulation E will be handled in accordance with the then-current provisions of the Regulation E disclosure applicable to your account. For each stop payment request, a service fee, as set forth in the then-current Account Information Schedule for your account may be deducted from your account, or if your account is insufficient to pay the fee, then by debiting any other account held with the Bank in the name of any signer on the account. Each renewed stop payment will be treated as a new request for purposes of fees.

To stop payment on a check you must either visit a branch office of the Bank or call 1-800-242-2265. You may be required to sign a written stop payment order or put your request, with all of the required information, in writing. The stop payment will take effect only after the Bank has had reasonable opportunity to act on the request. The stop payment order will remain in effect for twelve (12) months from the date of the order. You must renew the stop payment request at the end of the twelve (12) month period, otherwise the stop payment order will expire and the Bank may pay the item.

In order to place a stop payment order, you must inform the Bank of the exact number of the item, the exact number of the account and the dollar amount of the item to the exact cent. You may also be required to provide the name of the payee and the date of the item. You must include all required information for the stop payment request to be effective. The Bank relies on its high-speed automated check processing equipment in implementing stop payment orders and, as a result, even slight variations in the amount or number of the item or other inaccurate information may prevent the Bank from implementing the request. The stop payment request will remain in effect for twelve (12) months from the date of the order. The Bank is entitled to a reasonable period of time after you make a stop payment order, a renewal of a stop payment order or a release or cancellation of a stop payment order to notify its employees and implement the request. A stop payment order, a renewal of a stop payment order, or a release or cancellation of a stop payment order may be given by any person who is authorized to draw items against your account.

You agree that the Bank will not be responsible if the item is paid by the Bank contrary to your stop payment request (or an item is rejected by the Bank contrary to a release or cancellation of the stop payment), whether written or oral, if the Bank did not have a reasonable time to notify its employees and implement the request or the information you give is not correct or complete or if you fail to give any other reasonable information regarding the item and the stop payment request cannot be completed. Moreover, you acknowledge that the Bank has no liability to you if it pays an item over a valid and timely stop payment order unless you are able to demonstrate that you would not have otherwise been obligated to pay the item. In that regard, you should be aware that a stop payment order does not relieve you of your obligations on an item in the hands of a holder in due course. If the Bank re-credits your account after paying a check over a valid and timely stop payment order, you hereby agree to transfer and assign to the Bank all of your rights against the payee or other holder of the check, and to assist the Bank in legal action taken against that person at a later date(s). The Bank shall then be subrogated to your rights to the extent permitted under applicable law. If you request a stop payment on a check or other item, you agree to indemnify the Bank and hold the Bank harmless for all damages (whether civil or criminal), expenses and costs incurred by the Bank for refusing payment, including, but not limited to reasonable attorney's fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law.

**11. Postdated Items.** The Bank's high-speed automated check processing equipment cannot detect a post-dated item (an item bearing a date later than the actual calendar date). Therefore, it is not recommended that you issue post-dated items as a means of withdrawal and you agree that the Bank may disregard the date of an item and may charge the amount of the item against your account (even if payment would then be made before the date of the item) unless you have notified the Bank as described in this section that you have issued a postdated item. If you do not provide proper notice to the Bank and it pays the item prior to the date shown on the item, the Bank will have no liability to you or any other party. For each request, a service fee, as set forth in the then-current Account Information Schedule for your account may be deducted from your account, or if your account is insufficient to pay the fee, then by debiting any other account held with the Bank in the name of any signer on the account. Postdated items beyond forty-five (45) days will not be accepted. To provide proper notice to the Bank of a postdated item you must visit a branch office of the Bank or call 1-800-242-2265 and provide the Bank with the required information. You may be required to sign a written request.

Your notice regarding a post-dated item must inform the Bank of the exact date of the item, the name of the payee the exact number of the item, the exact account number and the dollar amount of the check to the exact cent. You must include all required information for the notice to be effective. The Bank relies on its high-speed automated check processing equipment in implementing notices regarding post-dated items and, as a result, even slight variations in the amount of the item or other inaccurate information may prevent the Bank from implementing the request. The Bank is entitled to a reasonable period of time after you give the notice of the postdated item, or release or cancellation of the notice, to notify its employees and implement the request.

You agree that the Bank will not be liable for payment contrary to the request, (or rejection of an item contrary to revocation of such a request) whether oral or written, if the Bank did not have a reasonable period of time to notify its employees and implement the request prior to payment or if the information you give is not correct or if you fail to give any other reasonable information regarding the item and it is paid prior to the date indicated. If the Bank re-credits your account after paying a check over a valid and timely postdated check notice, you hereby agree to transfer and assign to the Bank all of your rights against

the payee or other holder of the check, and to assist the Bank in legal action taken against that person at a later date(s). The Bank shall then be subrogated to your rights to the extent permitted under applicable law. If you request the Bank to follow your instructions regarding a postdated check or other item, you agree to indemnify the Bank and hold the Bank harmless for all damages (whether civil or criminal), expenses and costs incurred by the Bank for refusing payment, including, but not limited to, reasonable attorney's fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law.

**12. Stale Items.** The Bank reserves the right either to pay or dishonor any stale item (an item presented more than six months after its issue date) upon presentment. The Bank shall not be liable to you for refusing to pay a stale item or for paying a stale item.

**13. Time-Dated Items.** The Bank's high-speed automated check processing equipment cannot detect a time-dated item (an item stating that it is not valid after a specified date or for more than a specified period of time). Therefore, you agree that the Bank will not be liable for charging your account after the date or beyond the period stated on an otherwise properly payable time-dated item.

**14. Back of Items.** You agree that the Bank will not be liable to you because an item you deposit in your account is returned after the time set by applicable law if the delay in returning the item is caused by markings on the item in the space reserved for the depository bank's endorsement that were made by you or a prior endorser. Similarly, you will be liable to the Bank for any loss or expense, including, but not limited to, reasonable attorney's fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law incurred because the Bank is unable to properly return an item drawn on your account within the time set by applicable law when the delay in properly returning the item is caused by markings on the item in the space reserved for the depository bank's endorsement that existed at the time you issued the item.

**15. Inactive and Dormant Accounts.** If you do not make any deposits or withdrawals from your account, or you fail to maintain contact with the Bank (e.g. return of mail to the last known address for the account, etc.) for twelve (12) consecutive months, your account will be classified as inactive and will remain classified as inactive until you make a deposit or withdrawal or otherwise notify the Bank of your interest in the account. The Bank may classify accounts as dormant or inactive for other reasons. These reasons are not disclosed in this Agreement for security purposes. Upon the expiration of the term of a certificate of deposit classified as inactive, the certificate may be automatically converted by the Bank into a non-interest bearing account at the Bank's sole discretion unless you contact the Bank and direct otherwise. Upon your account being classified as inactive, a monthly service charge, as set forth in the then-current Account Information Schedule, may be assessed and deducted from your account from the date of such classification. If the balance in your account reaches zero after the assessment of inactivity fees, dormant account fees or other service fees, the Bank may close your account.

**16. Escheat.** Under applicable state law, any account which has not had activity for a certain period is deemed to be escheatable. Any and all funds in your account that are determined to be escheatable will be withdrawn and paid to the applicable government entity. An escheat fee may be deducted from your account prior to payment being made to the state. The Bank is relieved from all responsibility to any party if your account is escheated.

**17. Right of Setoff and Security Interest.** If you owe the Bank money, now or any time in the future, as a borrower, guarantor or otherwise, and the amount owed becomes due, either in whole or in part, the Bank has the right under applicable law and under this Agreement to withdraw money from your account to pay the debt. The Bank may take such action without taking any legal action or without any advance notice to you. The Bank may withdraw the money even if the withdrawal results in a penalty, fee or the dishonor of checks.

In the case of a partnership or joint account, each partner or joint account owner agrees that the Bank may withdraw funds from the account to satisfy any one of their individual obligations or any one of their joint or several obligations. Each partner or joint owner also agrees that the Bank may withdraw funds from their individual accounts to satisfy obligations of the joint or partnership account.

You hereby grant the Bank a security interest in and continuing lien upon your account(s) and other property held by the Bank in which you have an interest, now or hereafter, to secure payment of any debt or obligation owed to the Bank. The security interest granted in this Agreement is in addition to the Bank's right of setoff. However, the right of setoff and security interest may not apply to your account if: (a) it is an IRA or a tax-deferred Keogh Retirement Account; (b) the debt is created by a consumer credit transaction under a credit card plan; or (c) the debtor's right of withdrawal arises only in a representative capacity. To the extent any of the funds to be setoff or used to satisfy the Bank's security interest are entitled to any exemption from execution, levy, attachment, garnishment, seizure or other legal or equitable process (including, without limitation, any Social Security, Supplemental Security Income, Veterans or other federal or state benefits), then to the maximum extent allow by law you hereby knowingly, affirmatively and unequivocally waive such exemption and consent to the Bank's setoff against or realization of the Bank's security interest with respect to such funds as contemplated by this Agreement.

**18. Transaction Limitations.** Certain accounts have transaction limitations. These limitations apply to: (1) electronic/telephonic transfers and payments from accounts; (2) preauthorized and automatic transfers and payments from accounts; and (3) payments from accounts by check, draft, debit card or similar order payable to a third person ("third party checks"). These three types of transactions are called "limited transfers." Certain savings accounts, as identified in the applicable Account Information Schedule, are limited to six (6) limited transfers in a calendar month. Third-party checks cannot be made from these types of accounts.



Money market deposit accounts are limited to six (6) limited transfers in any calendar month. If third party checks as defined above are available, not more than three (3) of the six (6) limited transfers may be made by third party checks.

The Bank reserves the right to prevent transfers which exceed the limits stated above and/or to monitor these transactions after they occur. If the transaction limitations on your account are repeatedly violated, the Bank also reserves the right to close your account or convert your account to another account type that does not have these restrictions, and may impose minimum balance requirements and service charges as set forth in the applicable Account Information Schedule. Alternatively, the Bank may remove the transfer and draft capabilities from your account.

**19. Interest and Minimum Balances.** Interest on all Bank accounts that pay interest will accrue at a rate established by the Bank from time to time. The Bank reserves the right to change interest rates without notice to you. On certificate accounts, the interest rate will be fixed for the term of the certificate unless otherwise indicated on the applicable Account Information Schedule. On all other accounts, the interest rate will vary. The Bank assumes no obligation to notify you of interest rate changes for variable rate accounts. The Bank may also change the method of computing interest without notice to you unless such change is adverse to you in which case the Bank shall provide you with notice in accordance with the Paragraph 2 this Agreement entitled "Amendment, Termination and Change in Terms." The current interest rate and method of computing interest may be obtained by calling any branch office or 1-800-242-2265 during regular business hours.

Accounts will accrue interest either on the "collected balance" or on the "ledger balance" in the account. Please see the most current Account Information Schedule for details regarding the calculation of interest. "Collected balance" is defined as those funds which are considered collected. Funds are considered collected on the business day on which the Bank receives irrevocable credit for the funds. "Ledger balance" is defined as all credits posted to an account whether or not collected. Accounts may be subject to minimum balance requirements in order to open and maintain such accounts and avoid service charges. In addition, there may be initial and continuing minimum deposit threshold requirements for earning interest or earning different interest rates. These requirements are specified in the most current Account Information Schedule.

The Bank will credit interest to your account periodically, depending on the type of account you have. Credited interest will appear on your statement or passbook, if applicable. Interest that is paid monthly will be paid according to the applicable cycle (i.e. end of month, end of account cycle) for your account as determined by the Bank. If an account is closed prior to the interest credit date, accrued but uncredited interest will be forfeited. If required by applicable law or regulation, the Bank will mail a combined year-end statement reflecting the interest earned for the year for each interest bearing account which is established at the Bank.

**20. Fees and Charges.** All accounts are subject to various fees and service charges. The particular fee or service charge applicable to the account being established is detailed in the most current Account Information Schedule. These fees and charges may be deducted from your account without prior notice to you and you agree that the Bank shall not be liable for dishonoring any item or withdrawal request because of insufficient available funds resulting from the deduction of these fees and charges. An insufficient or zero balance in an account does not relieve you of the responsibility for payment of such fees and charges. The Bank reserves the right to collect unpaid fees from the next deposit to your account or from funds on deposit in other accounts held by you, individually or jointly, at the Bank. The Bank also reserves the right to pursue legal action against you to collect any such fees or charges. If the Bank pursues legal action for fees and/or charges each signer on your account is jointly and severally liable to the Bank for the amount of any fee or charge, including any costs the Bank incurs in collecting the fee or charge from you including, but not limited to, reasonable attorney's fees, and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law. The Bank reserves the right to waive service charges and fees at its sole discretion.

**21. Cashing Items for Non-Customers.** From time to time, a person who is not a customer of the Bank may attempt to cash an item drawn on the Bank. The Bank is not obligated to cash such items, but if the Bank agrees to do so the following conditions shall apply. Cashing an item for a non-customer exposes the Bank to certain risks that are not present if the item is deposited at another financial institution and presented to the Bank through the check collection system. As a result, you agree that the Bank may charge a non-customer a fee to cash an item (including a payroll check) that is drawn against your account. This fee may be imposed without prior notice to you and may be applied to items that are drawn on your account or that the Bank issues at your request. You also agree that the Bank may impose various additional identification, security and other requirements on a non-customer seeking to cash an item drawn on the Bank. These requirements may include, without limitation, submitting one or more forms of identification, providing thumbprints or other biometric identifiers, and using specified teller lines that may only be available at specially designated locations.

**22. Account Records.** The Bank will maintain appropriate records of your account in accordance with applicable law. With the exception of passbook and certificate accounts, a periodic statement will be mailed to the last known address shown on the records of the Bank for your account. For passbook and certificate accounts, the passbook or certificate is evidence of the account and you are responsible for the custody and control of the applicable document and assume responsibility for its safekeeping. You must promptly notify the Bank of any change in the address and telephone number for your account. The Bank will provide copies of statements, checks, deposit or withdrawal slips or other account records for a service charge as set forth in the most current Account Information Schedule.

**23. Fraud Detection/Deterrence.** Check fraud has increased dramatically in recent years due to a number of factors, including increased access by criminal elements to high-quality computer scanning and printing equipment and expedited funds availability mandated by Congress and the Board of Governors of the Federal Reserve System. From time to time the Bank may make certain products and services that are designed to detect and/or deter check fraud available to you. While no product or service



will be completely effective, the Bank believes that the products and services it offers will reduce the likelihood that certain types of fraudulent items will be paid against your account. As a result, you agree that if you fail to implement any of these products or services, you will be precluded from asserting any claims against the Bank for paying any unauthorized, altered, counterfeit or other fraudulent item that such product or service was designed to detect or deter, that the Bank will not be required to recredit your account or otherwise have any liability for paying such items, and that you will indemnify the Bank for any loss or expense (including, but not limited to, attorneys' fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law) relating in any way to such items as long as the Bank has dealt with such items in good faith and in accordance with prevailing commercial banking standards (other than any such standards relating to the use of the products or services in question).

**24. Reviewing Statements and Reporting Problems.** Unless you make special arrangements with the Bank, your statements will be mailed to your address as shown on the Bank's records. You are in the best position to discover a forged, unauthorized or missing signature or endorsement, a material alteration, a missing or diverted deposit or any other error or discrepancy relating to a check, deposit or other credit or debit entry to your account. Therefore, you should carefully examine your statements, canceled checks, and/or copies thereof, when you receive them. If you feel that some unauthorized person has withdrawn funds from your account, that one or more deposits is not reflected on your statements, or that there is any other type of error or discrepancy in your statements, you should notify the Bank immediately. Notice shall be given to 1-800-242-2265.

If you do not discover and report a forged, unauthorized or missing signature or an alteration promptly after the Bank has sent or otherwise made your statements and canceled checks available to you, you agree not to assert against the Bank (a) any forged, unauthorized or missing signature or alteration, if the Bank suffered a loss because of your failure to discover and report the problem, and (b) any forged, unauthorized or missing signature or alteration by the same wrongdoer on items paid by the Bank after you have had a reasonable period of time (not to exceed 30 days) to examine the statement containing or reflecting the first forged, unauthorized or missing signature or alteration but before the Bank receives notice of the problem from you. If the previous sentence applies, but you are able to prove that the Bank failed to exercise ordinary care in paying the item in question and that the Bank's failure substantially contributed to the loss, then (unless the next paragraph applies) the loss will be allocated between you and the Bank based on the extent to which our respective failures to exercise ordinary care contributed to the loss. In that regard, and as disclosed elsewhere in this Agreement, the Bank processes checks and other items by automated means and does not visually examine or verify signatures on all checks or other items. You agree that the Bank does not fail to exercise ordinary care because it uses these automated procedures. You also agree that the Bank does not fail to exercise ordinary care if the items are forged or altered so cleverly (as by unauthorized use of a facsimile machine, photocopy machine, computer equipment or otherwise) that a reasonable person would not detect the forgery or alteration.

If you have not discovered and reported a forged, unauthorized or missing signature or endorsement, a material alteration, a missing or diverted deposit or any other error or discrepancy relating to a check, deposit or other credit or debit entry to your account within 30 days of the date on which the first statement containing or reflecting (or that should have contained or reflected) those items was mailed to you or otherwise made available to you, you agree not to assert that problem against the Bank. This 30-day limitation takes priority over the provisions in the previous paragraph and applies regardless of whether or not you or the Bank exercised ordinary care with respect to the item in question (or is payment), the examination of the statement on which it was reflected (or should have been reflected) or otherwise. **IF YOU FAIL TO DISCOVER AND REPORT THESE OR ANY OTHER ERRORS OR DISCREPANCIES WITHIN THE 30-DAY PERIOD, YOU LOSE ANY AND ALL RIGHTS YOU MAY HAVE TO ASSERT THE ERROR OR DISCREPANCY AGAINST THE BANK.**

If your statements are retained at the Bank until you request them, each statement will be deemed to have been made available to you for purposes of this Agreement on the last day covered by that statement. If you have elected not to receive copies of canceled checks with your statements, and the Bank permits such an election, the canceled checks or legible copies will be provided to you within a reasonable time after the receipt of your written request that sufficiently identifies the checks requested. You agree to pay the applicable service charge for retrieval and copying of the requested checks.

**25. Lost or Stolen Instrument.** In addition to the procedures set forth in the Customer Disclosure Statement for Regulation E, if any check, item, passbook, certificate or other account instrument or document is lost, stolen, destroyed or misappropriated, you shall give notice to the Bank immediately. You may give oral notice to the Bank, however the Bank may require, any oral notice to be confirmed in writing and received by the Bank within seven (7) days. The Bank will not be responsible for any loss resulting from the presentation of lost, stolen or misappropriated instruments, unless the Bank has received prior notice and has had a reasonable time period to act upon such notice. The Bank may, in its sole discretion and without assuming any liability, permit continued use of your account or order your account closed. Notice shall be given to: Account Security Division, Dollar Bank, P.O. Box 765, Pittsburgh, PA 15230, Phone - 1-800-242-2265.

Before permitting use of your account or opening a new account, the Bank may, in its sole discretion, require a waiting period, proof by affidavit of the loss, theft, destruction or misappropriation, a Bond of Indemnity from a corporate surety (in a form satisfactory to the Bank) and your written agreement to cooperate fully in an investigation of the circumstances surrounding such loss, theft, destruction or misappropriation and in the prosecution of any person(s) who misappropriated said instrument.

**26. Attachments and Legal Process.** If legal action such as a tax levy, attachment, garnishment, writ of execution or similar legal process is brought against you or your account, the Bank may be required to pay all or a portion of your account to another party and/or may refuse to pay out any money from your account. In such event, the Bank will not be liable to you for complying with such levy, attachment, garnishment, writ or other legal process, even if paying the funds from the account leaves insufficient funds to pay an item you have written. The Bank may also charge your account the applicable fee set forth in the then-current

Account Information Schedule. If the Bank incurs any expenses, fees or other costs, including, but not limited to, attorney's fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law, in responding to the levy, attachment, garnishment, writ of execution or similar legal process that is not otherwise reimbursed, the Bank may charge or collect such expenses, fees or other costs from your account without prior notice to you. Any tax levy, attachment, garnishment, writ of execution or similar legal process is subject to the Bank's right of setoff and security interest.

The Bank may also charge your account the applicable fee set forth in the then-current Account Information Schedule for records and research provided on your account in response to a valid request by you or another account owner or person or entity having a legal interest in your account that the Bank perform research or produce records. Similarly, the Bank may also charge your account the applicable fee set forth in the then-current Account Information Schedule for records and research provided on the Account in response to a summons, subpoena, or other court or governmental agency order or requirement that the Bank perform research or produce records. You agree that the Bank has no duty to challenge or otherwise defend the adequacy or propriety of any legal process served on the Bank.

**27. Death or Incompetence.** Neither death nor legal adjudication of incompetence revokes the Bank's authority to accept, pay or collect items until the Bank actually knows of the fact of death or an adjudication of incompetence and has had a reasonable opportunity to act on it. Even with such knowledge, the Bank shall have the right to pay any checks, withdrawals, or other items and to carry out any transfer orders for ten (10) days after the date of death or adjudication of incompetence unless otherwise restricted by applicable law, unless the Bank receives instructions to stop payment on those checks, withdrawals, and/or other items and orders from a surviving joint owner (in the case of a joint account), the legal representative of the deceased depositor, the legal representative of the incompetent depositor, or any other person with an interest in the account.

Each joint account owner agrees to notify the Bank upon the death of any other joint account owner. The Bank reserves the right to refuse to process withdrawals from your account until all legal requirements pursuant to a case of death or incompetency are fulfilled in accordance with applicable law.

**28. Unlawful Internet Gambling (for business accounts).** Restricted Transactions (as defined by Federal Reserve Regulation GG) are prohibited. Restricted Transactions generally include transfers and transactions in connection with Unlawful Internet Gambling. Transactions involving placing, receiving or transmitting bets or wagers through Dollar Bank deposit accounts, money transmittal services or other services are prohibited (except for authorized government lottery accounts) without the prior written consent of Dollar Bank.

**29. Legal Compliance.** By maintaining an account with the Bank, you agree to cooperate with the Bank in the preparation of any forms or reports which the Bank deems necessary or appropriate in compliance with the federal Bank Secrecy Act, Patriot Act, Bank Protection Act or similar federal, state and/or local laws and regulations, as amended from time to time, (collectively "Security Acts") and you authorize the submission of such forms or reports to governmental agencies as may be required by the Security Acts. You agree to take no action which might frustrate or impede the recordkeeping or reporting obligations imposed upon the Bank by the Securities Acts.

**30. Indemnity.** If you ask the Bank to follow instructions that the Bank believes might expose the Bank to claims, suits, losses, expenses, liabilities or damages, whether directly or indirectly, the Bank may refuse to follow the instructions or the Bank may require a bond, an indemnification on a form acceptable to the Bank or such other protection as the Bank, in its sole discretion, deems necessary.

**31. Pledge of Accounts.** You may not pledge or grant a security interest or other lien in your account without the prior written consent of the Bank. In addition, you may not pledge or grant a security interest or other lien in your account if it is considered to be nontransferable by applicable law or regulation. Even if the pledging or granting of a security interest or other lien in your account is permitted by applicable law or regulation and the Bank has given its prior written consent, your account and the funds in it remain subject to the Bank's right of setoff and security interest unless such right of setoff and security interest are specifically waived in writing by the Bank's Treasurer or Corporate Secretary.

**32. Specific Terms and Conditions for Checking with Interest and Transaction Savings Account.** The balance in all Bank checking accounts and Transaction Savings accounts are divided into two linked subaccounts; a transaction subaccount and a money market subaccount. The division of the account into subaccounts shall have no effect on the interest rate, or lack of an interest rate, for the applicable account. At the beginning of each monthly statement cycle, the balance in the transaction subaccount that exceeds a predetermined threshold balance shall be transferred to the money market subaccount. The threshold balance will be set by the Bank and is subject to change without notice. Thereafter, all checks, debits and withdrawals shall be presented against the transaction subaccount for payment. Also, all deposits and credits shall be made to the transaction subaccount. If the available and collected balance in the transaction subaccount at the end of the day exceeds the predetermined threshold balance, and six (6) transfers from the money market subaccount have not occurred during the current monthly cycle, the amount in excess of the threshold balance in the transaction subaccount shall be transferred to the money market subaccount prior to the next day.

If the aggregate checks, debits and withdrawals presented for daily payment against the transaction subaccount exceed the available and collected balance, a transfer from the money market subaccount to the transaction subaccount shall be made if there are available and collected funds in the money market subaccount. The amount of the transfer from the money market subaccount shall be equal to the amount necessary to pay all checks, debits and withdrawals presented that day plus the amount needed to replenish the transaction subaccount to the threshold balance or the total balance of the money market subaccount,

whichever is less. Transfers from the money market subaccount are limited to six (6) transfers per monthly statement cycle. Upon the sixth transfer from the money market subaccount to the transaction subaccount during a monthly statement cycle, the entire balance in the money market subaccount shall be transferred to the transaction subaccount for the remainder of the month.

The Bank may add accounts to or delete accounts from the terms and conditions of this section upon notice to you.

**33. Taxpayer Identification Number.** The Bank is required by federal law and regulations to record a taxpayer identification number (e.g. Social Security Number) for your account. The Bank reserves the right to refuse to open any account if such number is not supplied or you fail to supply satisfactory information. If the proper tax identification number is not supplied on or shortly after the day your account is opened, federal law and regulations require the Bank to withhold a portion of the amount of interest paid on your account. You may also be subject to government penalties.

**34. Holds and Adverse Claims.** The Bank may in its discretion place a hold on funds in your account at any time that the Bank believes in good faith that the Bank may be subject to loss if items are paid or other withdrawals are permitted from the account. Without limiting the generality of the previous sentence, if after an item that you cashed or deposited to your account is finally paid, someone else makes a claim that it was altered, forged, unauthorized or should not have been paid for some other reason, the Bank may withhold the amount of such item until a final determination has been made as to that claim. In addition, if the Bank receives notice of any actual or potential adverse claim to an account or the funds in an account, it may in its discretion refuse to pay out any money from the account for a reasonable period of time after receipt of notice of the actual or potential claim. Although the Bank reserves the right to refuse to pay out any money from an account if it has received notice of an actual or potential claim, the Bank is not required to recognize any adverse claim unless the person making the claim satisfies the requirements specified by applicable state law.

**35. Disputes Involving the Account.** You agree to be liable to the Bank for any loss, costs or expenses, including, but not limited to, reasonable attorney's fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law, the Bank incurs as a result of any dispute involving your account. You authorize the Bank to deduct any such loss, costs or expenses from your account without prior notice to you. This obligation includes disputes between you and the Bank involving your account and situations where the Bank becomes involved in disputes between you and other account owners, authorized account signers or any third party claiming an interest in your account. It also includes situations where you, other account owners, an authorized account signer, or a third party take some action with respect to your account which causes the Bank to seek the advice of legal counsel, even if the Bank does not actually become involved in the dispute.

**36. Transfer of Ownership.** YOUR ACCOUNT IS NOT TRANSFERABLE EXCEPT ON THE RECORDS OF THE BANK. If you wish to transfer ownership of an account, or delete an owner from your account, the Bank may require that the account be closed and a new one be opened in the name of the new owner(s).

**37. Counter Checks.** If the Bank issues to you counter, courtesy or starter checks (checks which do not contain your account number and/or the check number pre-encoded on the MICR line and/or which do not contain your pre-printed name and address), in consideration of the Bank's issuance of such checks to you without charge, you agree to assume all risks directly or indirectly incidental thereto (including the risk of miscoding) and you hereby indemnify and hold the Bank harmless of and from all loss, cost and expense (including, but not limited to, reasonable attorney's fees and the costs of litigation, arbitration or other dispute resolution to the extent permitted by law and expert's fees) which the Bank may incur in (i) processing such a check for payment from, or credit to, an account, (ii) otherwise handling such a check or (iii) any litigation or dispute arising with respect to such a check, whether or not the Bank is a party to any such litigation or dispute.

**38. Leap Year.** You acknowledge and agree that the Bank shall calculate interest on deposit accounts based upon the actual number of days in a calendar year. For non-leap years you agree that the Bank shall apply a daily rate of interest of 1/365th. For a leap year you agree that the Bank may apply a daily rate of interest of 1/366th during the leap year for all accounts earning interest that are open on or prior to February 29th.

**39. Availability of Funds and Holds.** The availability of funds and the Bank's ability to place holds on funds deposited to transaction accounts is addressed in the Bank's Funds Availability Disclosure. Subject to the Expedited Funds Availability Act - Regulation CC, as may be amended from time to time, the Bank has the right to charge back the amount of such funds to the account and recover any applicable fee referenced in the most current Account Information Schedule.

**40. Certificates of Deposit and Retirement Savings Time Deposits.** The following specific rules apply to Certificates of Deposit and Retirement Savings Time Deposits.

**1. EARLY WITHDRAWAL - JOINT ACCOUNTS**

The Bank reserves the right to require the signatures of all joint account holders (both AND and OR accounts) for any withdrawal of principal from a certificate of deposit prior to maturity.

**2. EARLY REDEMPTION PENALTY**

With certain exceptions that are noted in the Account Information Schedule, there is a substantial penalty for early withdrawal for all certificates of deposit and retirement savings time deposits.

The Bank permits, without penalty, the withdrawal of any amount of principal from a certificate or time deposit before maturity only upon the death or judicially-declared incompetence of the depositor. You may withdraw any amount of principal before maturity in other cases, but than you will be required to pay a penalty. (Retirement Savings disability withdrawals and Required Minimum Distributions are also permitted without penalty).

Unless otherwise noted in the Account Information Schedule, the penalty for early withdrawal will equal the years remaining until maturity (including partial years), multiplied by the principal being withdrawn, multiplied by the difference between the contract rate on the certificate or time deposit being withdrawn and the rate currently offered on certificates with terms closest to the years remaining until maturity on the certificate or time deposit being withdrawn. The penalty, however, shall not be less than three months' simple interest at the contract rate, or one month's simple interest on a certificate or time deposit with a term of Ninety-one days or less.



Effective July 1, 2020

## SUMMARY OF POLICY

The policy of Dollar Bank (the "Bank") on funds availability is specified in the sections that follow this summary. In case of a contradiction between this summary and the detailed policy specified in the following sections, the detailed policy controls.

- If you have questions about the availability of a specific deposit, ask branch management (or the officer responsible for your account).
- If you need expedited availability, discuss those needs with branch management (or the officer responsible for your account).
- Regardless of the time or type of day, the first \$125 of checks deposited during a day is fully available on the day of deposit whether deposited with a teller of the Bank, via Mobile Deposit ("MD"), through an automated teller machine ("ATM") or using a Bank Personal Teller Machine ("PTM").
- Remember that the check collection system does not operate on weekends and federal holidays. Only weekdays that all banks are open are considered business days for availability purposes. Deposits made on days that are not business days, including Saturday, are treated, for availability purposes only, as though deposited on the next business day.
- To ensure availability as shown below for MD, ATM and PTM deposits made on business days, complete those deposits before 8:00 PM. MD, ATM and PTM deposits that are completed after 8:00 PM on business days are treated, for availability purposes only, as though deposited on the next business day.
- If you deposit \$5,750 or less during a day, funds not available on the day of deposit will be fully available on the next business day unless you deposit through an ATM not owned by the Bank. If the next day is not the next business day for purposes of availability, \$125 will be made available on that day, unless you deposit through an ATM.
- If you deposit more than \$5,750 during a day, the excess over \$5,750 may not be available on the next business day. If you make the deposit with a teller of the Bank and some funds are not fully available on the next business day, your receipt will indicate how much will not be available and when all funds will be fully available.
- The excess over \$525 in deposits of checks and cash made through an ATM not owned by the Bank during a day will be fully available on the fifth business day after the day of deposit.

## DETAILED POLICY ON AVAILABILITY

### Expedited Availability

We recognize that many customers will occasionally need expedited availability greater than what is indicated below. In that case, please discuss your needs with branch management or the bank officer responsible for your account before going to a teller.

**Fully Available**

The term "fully available" means that the funds will be added to the account's available balance and can be withdrawn in any manner without restriction such as by cash or other irrevocable withdrawal such as ACH payments or a certified check. The Bank may refuse to honor requests for withdrawals in cash or other irrevocable payments against funds that exceed your available balance.

**Immediate Availability Regardless of Time or Type of Day**

- Deposits of cash received by a teller of the Bank are fully available on the day of deposit.
- Deposits through an ATM or by check received by a teller of the Bank are fully available on the day of deposit up to a maximum of \$125.

The two rules above are not affected by whether the day is a business day or not or whether the deposit is received before or after the relevant cut-off time.

**Business Days**

In general, business days are weekdays on which banks and the Federal Reserve Banks are open and exchange checks. Saturdays, Sundays, and federal holidays are not business days even if one or more of Dollar Bank's branches are open.

Except as described above, deposits of any kind made on a day that is not a business day are treated, for availability purposes only, as though made on the first business day after the day of deposit.

**Cut-Off Times**

The cut-off time on business days for deposits made via ATM, PTM or MD and for deposits of funds transmitted by electronic means is 8:00 PM.

Deposits made with a teller of the Bank in a branch location on a business day are not subject to a cut-off time and are treated, for availability purposes, as though deposited on that business day.

In general, deposits in a night depository made during a day that is not a business day or made during a business day after the branch containing the night depository is open for business are treated as though made through a teller on the next business day.

Except as described above, deposits of any kind made after the relevant cut-off time are treated, for availability purposes only, as though made on the first business day after deposit.

The time periods for availability discussed below assume that deposits are made on a business day before the relevant cut-off time.

**Funds Transmitted by Electronic Means**

Deposits by means of a wire transfer or ACH credit transfer are fully available on the day of deposit.

**Next Business Day Availability**

Deposits by checks drawn on the Bank or the U.S. Treasury made payable to you and received via MD, PTM, by a teller of the Bank or through an ATM owned by the Bank are fully available on the first business day after the day of deposit.

Other deposits by check are fully available on the first business day after deposit up to a maximum of \$5,750, no more than \$525 of which can be deposited through an ATM not owned by the Bank. In calculating the maximum, funds made fully available on the day of deposit are included. For example, a check for \$6,500 deposited through a teller of the Bank at 11:00 AM on Monday will have \$125 fully available on Monday, a further \$5,625 will be fully available on Tuesday (unless Tuesday is not a business day, in which case see Next Day Availability), and the \$750 remaining will be fully available as discussed below in Later Availability.

**Next Day Availability**

If the next day after the day of deposit is not the next business day for purposes of availability, \$125 will be made available on that day, and on any following day that would not be considered the next business day, unless you deposit through an ATM not owned by the Bank. The first \$225 of Next Day Availability does not affect amounts that would otherwise be available under Next Business Day Availability or Later Availability. For example, a check for \$6,500 deposited through a teller of the Bank at 11:00 AM on Friday will have \$125 fully available on Friday, a further \$125 will be fully available on Saturday, another \$125 will be fully available on Sunday, \$5,375 will be fully available on Monday, and the \$750 remaining will be fully available as discussed below in Later Availability.

**Later Availability**

- Amounts deposited in excess of \$525 through an ATM not owned by the Bank will be fully available on the fifth business day after the day of deposit. All ATMs owned by the Bank have the Bank's name on them.



- Amounts deposited in excess of \$5,750 but not exceeding \$50,000 received via MD, PTM, by a teller of the Bank or at an ATM owned by the Bank will be fully available no later than the third business day after the day of deposit (except as noted with reference to ATMs not owned by the Bank).
- Amounts deposited in excess of \$50,000 received via MD, PTM, by a teller of the Bank or at an ATM owned by the Bank will be fully available no later than the fourth business day after the day of deposit (except as noted with reference to ATMs not owned by the Bank).
- For deposits received by a teller of the Bank, the deposit receipt will show the amount of any funds that will not be fully available immediately or on the next business day and the date on or before which all those funds will become fully available.

### **Holds on Other Funds**

If the Bank cashes a check for you, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will become fully available again at the time funds from the check cashed would have been available if deposited.

### **Extended Holds**

In certain situations, at the Bank's discretion, it may delay availability beyond the times shown above. Such situations include:

- (a) The Bank has grounds for believing that a check will not be paid;
- (b) A check that has previously been dishonored is re-deposited;
- (c) Your deposits for the day exceed \$500,000;
- (d) One or more of your accounts has been repeatedly overdrawn in the last six months; or
- (e) There is an emergency, such as a failure of communications or computer equipment.

The Bank will send you notice by U.S. mail on the first business day after it determines to delay availability in such situations. The notice will specify the reason for the delay, the amount involved, and when the funds will become fully available. In general, funds will become fully available no later than seven business days after the item or items were deposited or re-deposited.

### **New Customers**

If you are a new customer, the following special rules will apply during the first thirty days that your account(s) is (are) open. Please tell us if you are an established customer opening an additional account to prevent inadvertent application of these rules.

- The first \$125 of checks deposited during a day is fully available on the day of deposit if deposited with a teller of the Bank.
- The first \$5,525 of a day's total deposit of U.S. Postal Service money orders, Federal Reserve Bank checks, Federal Home Loan Bank checks, cashier's, certified, and teller's checks, traveler's checks, and Ohio, Pennsylvania and Virginia state and local government checks will be available on the first business day after the day of deposit.
- Other deposits by check are fully available on the first business day after the day of deposit up to a maximum of \$525.
- Funds from all other check deposits, other than checks drawn on the Bank or the U.S. Treasury made payable to you and received by a teller of the Bank or through an ATM of the Bank, will be available on the fifth business day after the day of your deposit.
- Amounts in excess of \$50,000 deposited with a teller of the Bank will be fully available no later than the sixth business day after the day of deposit.
- We remind new customers to discuss availability needs with branch management if this special rule is likely to cause inconvenience. This rule may be waived if the Bank deems such waiver appropriate.

**FACTS**

**WHAT DOES DOLLAR BANK DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- transaction history and credit card or other debt

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Dollar Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dollar Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> - to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For our joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We do not share</b>

**To limit our sharing**

- Call toll-free 1-877-893-4230 - our menu will prompt you through your choice(s) or
- Visit us online at [www.dollar.bank/options](http://www.dollar.bank/options)

**Please Note:**

If you are a new customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are no longer a customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call: toll-free 1-800-242-2265 Write: Dollar Bank, 20 Stanwix Street, Pittsburgh, PA 15222  
E-mail: [customerservice@dollarbank.com](mailto:customerservice@dollarbank.com)

To unsubscribe from Dollar Bank e-mail marketing, click the unsubscribe link at the bottom of the e-mail.

What we do	
<b>How does Dollar Bank protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>On our website, we may gather data from “cookies” or other technologies adding convenience to future visits. This data is protected to the same degree as any other we collect.</p>
<b>How does Dollar Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> <li>• We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<p>Your choices will apply to everyone on your account.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Dollar Bank name; financial companies such as Dollar Bank Insurance Agency, Inc.; nonfinancial companies such as Colton Enterprises.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Dollar Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies and other companies that provide financial products and services.</i></li> </ul>



**SAFE DEPOSIT BOXES**

**Dollar Bank Safe Deposit Box  
Pricing Schedule**

(as of January 1, 2023)

**Annual Charge**

<b>Box Size</b>	<b>Discounted fee for auto-debit</b>	<b>Standard fee</b>
2X10	\$60	\$65
2X5	\$39	\$44
2.5X5	\$44	\$49
3X10	\$70	\$75
3X5	\$40	\$45
4X5	\$60	\$65
5X10	\$93	\$98
5X5	\$55	\$60
5.5X4	\$60	\$65
7X10	\$100	\$105
10X10	\$160	\$165
15X10	\$170	\$175



## ACCOUNT INFORMATION SCHEDULES

As of January 11, 2023

### FREE BUSINESS CHECKING

**MINIMUM TO OPEN:**

The minimum balance required to open this account is \$50.00.

**MONTHLY SERVICE FEE:**

There is no monthly service charge for this account and no minimum balance requirement.

**MONTHLY ACCOUNT STATEMENT OPTIONS:**

Electronic Statement	Free
Statements with Check Safekeeping	\$2.00
Statements with Imaged Checks	\$3.00

**HOW TO AVOID FEES:**

The "Statements with Check Safekeeping" Fee and "Statements with Imaged Checks" Fee will be waived in any month that an average collected monthly balance of \$7,500 is maintained in the account.

**OTHER FEES** (All fees per item, unless otherwise noted.):

<b>Account Collection</b>	\$15.00	<b>Legal Process</b>	\$50.00 per hour, plus \$0.25 per item
<b>Account History</b>	\$5.00	<b>Manual Account Transfer</b>	\$5.00
<b>Activity Fee:</b> <i>(includes checks paid/deposited, deposits processed, online bill payments and ACH transactions)</i>		<b>Negative Collected Balance</b>	Prime Rate + 8%
First 300 Items	Free	<b>Night Bags Issued</b>	Fees vary, ask for details
Per Item Fee in Excess of FREE ITEM ALLOWANCE	\$0.30	<b>Night Bags Processed:</b>	
<b>Audit Confirmation</b>	\$25.00	Disposable, Per Bag	\$1.50
<b>Cashier's Check</b>	\$5.00	Canvas, Per Bag	\$2.00
<b>Check Copy</b>	\$6.00	<b>Overdraft or Non-Sufficient Funds (NSF) Fee</b>	\$36.00
<b>Check Printing</b>	Varies by style	<i>Assessed when the available balance in your account is insufficient to cover an item (check, fee, returned check, ATM/POS authorization, Online Banking, other electronic debit, etc.) of \$5.00 or greater that is presented for payment. An Overdraft Fee is assessed when such items are paid. An NSF Fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. See the section on withdrawals in the Deposit Agreement for details. Fee limited to five (5) charges per day.</i>	
<b>Check Rejects</b>	\$1.00	<b>Research Fee, Per Hour</b>	\$35.00
<b>Coin Bag Purchase</b>	\$5.00	<b>Returned Mail</b>	\$10.00
<b>Coin Furnished, Per Roll</b>	\$0.08	<b>Statement Copy</b>	\$10.00
<b>Coin &amp; Currency Deposited, Per \$1,000 (first \$5,000 per month free)</b>	\$1.00	<b>Stop Payment</b>	\$39.00
<b>Continuous Overdraft Penalty</b> <i>Assessed after each period of seven (7) consecutive days that an account remains overdrawn.</i>	\$35.00	<b>Wire Transfers:</b>	
<b>Credit Inquiry</b>	\$25.00	Domestic Incoming	\$18.00
<b>Currency Furnished, Per \$1,000 or Less</b>	\$1.00	Domestic Outgoing	\$20.00
<b>Deposit Corrections</b>	\$10.00	International Incoming	\$20.00
<b>Deposited/Cashed Check Returned or Redeposited</b>	\$11.00	International Outgoing	\$40.00
<b>Dormant Account Safekeeping, Per Year</b>	\$24.00	Wire Confirmation Fee	\$1.00
<b>Foreign Check Collection*:</b>		Manual Wire Processing Fee	\$40.00
Canadian Items	\$15.00	<i>Additional fee assessed on all wires initiated by fax, phone and branch.</i>	
All Other Items	\$65.00		
<i>*Any other costs imposed on Dollar Bank will be added.</i>			
<b>Inactive Account, Per Month</b>	\$10.00		
<b>International Transaction (ATM/POS)</b>	3%		
<i>Fee is a percentage of the transaction amount and will be included in transaction total.</i>			

**ALL FEES SUBJECT TO CHANGE**

Dollar Bank rate information: Visit Dollar.Bank or call 1-800-242-2265



## BUSINESS CHECKING WITH INTEREST

### MINIMUM TO OPEN:

The minimum balance required to open this account is \$500.

### ANNUAL PERCENTAGE YIELD:

The annual percentage yield reflects the current interest rate and the effect of interest compounding. The interest rate and annual percentage yield may change at any time at the Bank's discretion.

### COMPOUNDING AND CREDITING:

Interest on this account will compound daily and be credited on the monthly statement date.

### ACCOUNT CLOSING:

Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date.

### BALANCE FOR INTEREST:

Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day.

### ACCURAL OF INTEREST ON NON-CASH DEPOSITS:

Interest will begin to accrue on the day that Dollar Bank receives interest for non-cash deposits, such as checks.

### MONTHLY MANAGEMENT FEE:

A flat \$19.00 monthly account management fee will be assessed on this account.

### OTHER FEES (All fees per item, unless otherwise noted.):

<b>Account Collection</b>	\$15.00	<b>Legal Process</b>	\$50.00 per hour, plus \$0.25 per item
<b>Account History</b>	\$5.00	<b>Manual Account Transfer</b>	\$5.00
<b>Audit Confirmation</b>	\$25.00	<b>Monthly Account Statement Options:</b>	
<b>Cashier's Check</b>	\$5.00	Electronic Statements	Free
<b>Check Copy</b>	\$6.00	Statements with Check Safekeeping	Free
<b>Check Printing</b>	Varies by style	Statements with Imaged Checks	\$3.00 per month
<b>Check Rejects</b>	\$1.00	<b>Negative Collected Balance</b>	Prime Rate + 8%
<b>Checks Paid</b>	\$0.20	<b>Night Bags Issued</b>	Fees vary, ask for details
<b>Coin Bag Purchase</b>	\$5.00	<b>Night Bags Processed (subject to change based on volume):</b>	
<b>Coin Furnished, Per Roll</b>	\$0.08	Disposable, Per Bag	\$1.50
<b>Coin &amp; Currency Deposited, Per \$1,000</b>		Canvas, Per Bag	\$2.00
(first \$5,000 per month free)	\$1.00	<b>Overdraft or Non-Sufficient Funds (NSF) Fee</b>	\$36.00
<b>Continuous Overdraft Penalty</b>	\$35.00	<i>Assessed when the available balance in your account is insufficient to cover an item (check, fee, returned check, ATM/POS authorization, Online Banking, other electronic debit, etc.) of \$5.00 or greater that is presented for payment. An Overdraft Fee is assessed when such items are paid. An NSF Fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. See the section on withdrawals in the Deposit Agreement for details. Fee limited to five (5) charges per day.</i>	
<i>Assessed after each period of seven (7) consecutive days that an account remains overdrawn.</i>		<b>Research Fee, Per Hour</b>	\$35.00
<b>Credit Inquiry</b>	\$25.00	<b>Returned Mail</b>	\$10.00
<b>Currency Furnished, Per \$1,000 or Less</b>	\$1.00	<b>Statement Copy</b>	\$10.00
<b>Deposit Corrections</b>	\$10.00	<b>Stop Payment</b>	\$39.00
<b>Deposited/Cashed Check Returned or Redeposited</b>	\$11.00	<b>Wire Transfers:</b>	
<b>Deposited Items Processed</b>	\$0.15	Domestic Incoming	\$18.00
<b>Deposits Processed</b>	\$0.80	Domestic Outgoing	\$20.00
<b>Dormant Account Safekeeping, Per Year</b>	\$24.00	International Incoming	\$20.00
<b>Electronic Transactions</b>	\$0.18	International Outgoing	\$40.00
<b>Foreign Check Collection*:</b>		Wire Confirmation Fee	\$1.00
Canadian Items	\$15.00	Manual Wire Processing Fee	\$40.00
All Other Items	\$65.00	<i>Additional fee assessed on all wires initiated by fax, phone and branch.</i>	
<i>*Any other costs imposed on Dollar Bank will be added.</i>			
<b>Inactive Account, Per Month</b>	\$10.00		
<b>International Transaction (ATM/POS)</b>	3%		
<i>Fee is a percentage of the transaction amount and will be included in transaction total.</i>			

### ALL FEES SUBJECT TO CHANGE

Dollar Bank rate information: Visit Dollar.Bank or call 1-800-242-2265

## ANALYSIS CHECKING

Analysis Checking accounts receive a credit toward monthly service charges based on application of the "Earnings Credit Allowance" to the investable balance (the collected balance, less reserve requirements). The "Earnings Credit Allowance" rate is set by Dollar Bank on a monthly basis. The current "Earnings Credit Allowance" rate may be obtained by calling Dollar Bank Treasury Management (1-855-282-3888) during normal business hours, Monday through Friday, 8:30 AM until 5:00 PM.

### MONTHLY MANAGEMENT FEE:

A \$20.00 monthly service fee will be assessed on this account.

### OTHER FEES (All fees per item, unless otherwise noted.):

<b>Account Collection</b>	\$15.00	<b>Legal Process</b>	\$50.00 per hour, plus attorney/court fees
<b>Account History</b>	\$5.00	<b>Manual Account Transfer</b>	\$5.00
<b>Audit Confirmation</b>	\$25.00	<b>Monthly Account Statement Options:</b>	
<b>Cashier's Check</b>	\$5.00	Electronic Statements	Free
<b>Check Copy</b>	\$6.00	Statements with Check Safekeeping	Free
<b>Check Printing</b>	Varies by style	Statements with Imaged Checks	\$3.00 per month
<b>Check Rejects</b>	\$1.00	<b>Negative Collected Balance</b>	Prime Rate + 8%
<b>Checks Paid</b>	\$0.20	<b>Night Bags Issued</b>	Fees vary, ask for details
<b>Coin Bag Purchase</b>	\$5.00	<b>Night Bags Processed (subject to change based on volume):</b>	
<b>Coin Furnished, Per Roll</b>	\$0.08	Disposable, Per Bag	\$1.50
<b>Coin &amp; Currency Deposited, Per \$1,000</b>		Canvas, Per Bag	\$2.00
(first \$5,000 per month free)	\$1.00	<b>Overdraft or Non-Sufficient Funds (NSF) Fee</b>	\$36.00
<b>Continuous Overdraft Penalty</b>	\$35.00	<i>Assessed when the available balance in your account is insufficient to cover an item (check, fee, returned check, ATM/POS authorization, Online Banking, other electronic debit, etc.) of \$5.00 or greater that is presented for payment. An Overdraft Fee is assessed when such items are paid. An NSF Fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. See the section on withdrawals in the Deposit Agreement for details. Fee limited to five (5) charges per day.</i>	
<i>Assessed after each period of seven (7) consecutive days that an account remains overdrawn.</i>		<b>Research Fee, Per Hour</b>	\$35.00
<b>Credit Inquiry</b>	\$25.00	<b>Returned Mail</b>	\$10.00
<b>Currency Furnished, Per \$1,000 or Less</b>	\$1.00	<b>Statement Copy</b>	\$10.00
<b>Deposit Assessment, Per \$1,000</b>	\$0.05	<b>Stop Payment</b>	\$39.00
<b>Deposit Corrections</b>	\$10.00	<b>Wire Transfers:</b>	
<b>Deposited/Cashed Check Returned or Redeposited</b>	\$11.00	Domestic Incoming	\$18.00
<b>Deposited Items Processed</b>	\$0.15	Domestic Outgoing	\$20.00
<b>Deposits Processed</b>	\$0.80	International Incoming	\$20.00
<b>Dormant Account Safekeeping, Per Year</b>	\$24.00	International Outgoing	\$40.00
<b>Electronic Transactions</b>	\$0.18	Wire Confirmation Fee	\$1.00
<b>Foreign Check Collection*:</b>		Manual Wire Processing Fee	\$40.00
Canadian Items	\$15.00	<i>Additional fee assessed on all wires initiated by fax, phone and branch.</i>	
All Other Items	\$65.00		
<i>*Any other costs imposed on Dollar Bank will be added.</i>			
<b>Inactive Account, Per Month</b>	\$10.00		
<b>International Transaction (ATM/POS)</b>	3%		
<i>Fee is a percentage of the transaction amount and will be included in transaction total.</i>			

### ALL FEES SUBJECT TO CHANGE

Dollar Bank rate information: Visit Dollar.Bank or call 1-800-242-2265

## IOLTA/IOTA CHECKING WITH INTEREST

### MINIMUM TO OPEN:

The minimum balance required to open this account is \$50.00.

### ANNUAL PERCENTAGE YIELD:

The annual percentage yield reflects the current interest rate and the effect of interest compounding. The interest rate and annual percentage yield may change at any time at the Bank's discretion.

### COMPOUNDING AND CREDITING:

Interest on this account will compound daily and be credited on the monthly statement date.

### ACCOUNT CLOSING:

Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date.

### BALANCE FOR INTEREST:

Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day.

### ACCRUAL OF INTEREST ON NON-CASH DEPOSITS:

Interest will begin to accrue on the day that Dollar Bank receives interest for non-cash deposits, such as checks.

### MONTHLY MANAGEMENT FEE:

There is no monthly service charge for this account and no minimum balance requirement.

### OTHER FEES (All fees per item, unless otherwise noted.):

Account Collection	\$15.00	Legal Process	\$50.00 per hour, plus \$0.25 per item
Account History	\$5.00	Manual Account Transfer	\$5.00
Audit Confirmation	\$25.00	Monthly Account Statement Options:	
Cashier's Check	\$5.00	Electronic Statements	Free
Check Copy	\$6.00	Statements with Check Safekeeping	Free
Check Printing	Varies by style	Statements with Imaged Checks	\$3.00 per month
Check Rejects	\$1.00	Negative Collected Balance	Prime Rate + 8%
Checks Paid	Free	Night Bags Issued	Fees vary, ask for details
Coin Bag Purchase	\$5.00	Night Bags Processed	
Coin Furnished, Per Roll	\$0.08	Disposable, Per Bag	\$1.50
Coin & Currency Deposited, Per \$1,000 (first \$5,000 per month free)	\$1.00	Canvas, Per Bag	\$2.00
Continuous Overdraft Penalty	\$35.00	Overdraft or Non-Sufficient Funds (NSF) Fee	\$36.00
<i>Assessed after each period of seven (7) consecutive days that an account remains overdrawn.</i>		<i>Assessed when the available balance in your account is insufficient to cover an item (check, fee, returned check, ATM/POS authorization, Online Banking, other electronic debit, etc.) of \$5.00 or greater that is presented for payment. An Overdraft Fee is assessed when such items are paid. An NSF Fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. See the section on withdrawals in the Deposit Agreement for details. Fee limited to five (5) charges per day.</i>	
Credit Inquiry	\$25.00	Research Fee, Per Hour	\$35.00
Currency Furnished, Per \$1,000 or Less	\$1.00	Returned Mail	\$10.00
Deposit Corrections	\$10.00	Statement Copy	\$10.00
Deposited/Cashed Check Returned or Redeposited	\$11.00	Stop Payment	\$39.00
Deposited Items Processed	Free	Wire Transfers:	
Deposits Processed	Free	Domestic Incoming	\$18.00
Dormant Account Safekeeping, Per Year	\$24.00	Domestic Outgoing	\$20.00
Electronic Transactions	\$0.18	International Incoming	\$20.00
Foreign Check Collection*:		International Outgoing	\$40.00
Canadian Items	\$15.00	Wire Confirmation Fee	\$1.00
All Other Items	\$65.00	Manual Wire Processing Fee	\$40.00
<i>*Any other costs imposed on Dollar Bank will be added.</i>		<i>Additional fee assessed on all wires initiated by fax, phone and branch.</i>	
Inactive Account, Per Month	\$10.00		
International Transaction (ATM/POS)	3%		
<i>Fee is a percentage of the transaction amount and will be included in transaction total.</i>			

### ALL FEES SUBJECT TO CHANGE

Dollar Bank rate information: Visit Dollar.Bank or call 1-800-242-2265

## BUSINESS RELATIONSHIP SAVINGS

### MINIMUM TO OPEN:

The minimum balance required to open this account is \$50.00.

### ANNUAL PERCENTAGE YIELD:

The annual percentage yield reflects the current interest rate and the effect of interest compounding. The interest rate and annual percentage yield may change at any time at the Bank's discretion.

### COMPOUNDING AND CREDITING:

Interest on this account will compound daily and be credited on the monthly statement date.

### ACCOUNT CLOSING:

Interest will not be paid if the account is closed prior to the next interest credit date.

### BALANCE FOR INTEREST:

Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day.

### ACCRUAL OF INTEREST ON NON-CASH DEPOSITS:

Interest will begin to accrue on the day that Dollar Bank receives interest for non-cash deposits, such as checks.

### TRANSACTION LIMITATIONS:

No more than six limited (preauthorized, telephonic or via data transmission) transfers or payments may be made from this account during the month. A fee of \$10.00 will be charged for each limited transfer or payment exceeding six per month.

A Business Relationship Savings Account must be opened and maintained concurrently with a Free Business Checking Account. The linked Free Business Checking Account must have six payments made per month via check, Business Online Banking bill payments, ACH debit or Point of Sale transactions (both signature or PIN-based) in order for a Business Relationship Savings Account to earn interest the following calendar month.

### MONTHLY SERVICE FEE:

There is no minimum balance requirement and no monthly service fee on this account.

### OTHER FEES (All fees per item, unless otherwise noted.):

<b>Account Collection</b>	\$15.00	<b>Legal Process</b>	\$50.00 per hour, plus \$0.25 per item
<b>Account History</b>	\$5.00	<b>Manual Account Transfer</b>	\$5.00
<b>Audit Confirmation</b>	\$25.00	<b>Monthly Account Statement Options:</b>	
<b>Cashier's Check</b>	\$5.00	Electronic Statements	Free
<b>Check Copy</b>	\$6.00	Statements with Check Safekeeping	Free
<b>Check Printing</b>	Varies by style	Statements with Imaged Checks	\$3.00 per month
<b>Check Rejects</b>	\$1.00	<b>Negative Collected Balance</b>	Prime Rate + 8%
<b>Checks Paid</b>	\$0.20	<b>Night Bags Issued</b>	Fees vary, ask for details
<b>Coin Bag Purchase</b>	\$5.00	<b>Night Bags Processed</b>	
<b>Coin Furnished, Per Roll</b>	\$0.08	Disposable, Per Bag	\$1.50
<b>Coin &amp; Currency Deposited, Per \$1,000</b>		Canvas, Per Bag	\$2.00
(first \$5,000 per month free)	\$1.00	<b>Overdraft or Non-Sufficient Funds (NSF) Fee</b>	\$36.00
<b>Continuous Overdraft Penalty</b>	\$35.00	<i>Assessed when the available balance in your account is insufficient to cover an item (check, fee, returned check, ATM/POS authorization, Online Banking, other electronic debit, etc.) of \$5.00 or greater that is presented for payment. An Overdraft Fee is assessed when such items are paid. An NSF Fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. See the section on withdrawals in the Deposit Agreement for details. Fee limited to five (5) charges per day.</i>	
<i>Assessed after each period of seven (7) consecutive days that an account remains overdrawn.</i>		<b>Research Fee, Per Hour</b>	\$35.00
<b>Credit Inquiry</b>	\$25.00	<b>Returned Mail</b>	\$10.00
<b>Currency Furnished, Per \$1,000 or Less</b>	\$1.00	<b>Statement Copy</b>	\$10.00
<b>Deposit Corrections</b>	\$10.00	<b>Stop Payment</b>	\$39.00
<b>Deposited/Cashed Check Returned or Redeposited</b>	\$11.00	<b>Wire Transfers:</b>	
<b>Deposited Items Processed</b>	\$0.15	Domestic Incoming	\$18.00
<b>Deposits Processed</b>	\$0.80	Domestic Outgoing	\$20.00
<b>Dormant Account Safekeeping, Per Year</b>	\$24.00	International Incoming	\$20.00
<b>Electronic Transactions</b>	\$0.18	International Outgoing	\$40.00
<b>Foreign Check Collection*:</b>		Wire Confirmation Fee	\$1.00
Canadian Items	\$15.00	Manual Wire Processing Fee	\$40.00
All Other Items	\$65.00	<i>Additional fee assessed on all wires initiated by fax, phone and branch.</i>	
<i>*Any other costs imposed on Dollar Bank will be added.</i>			
<b>Inactive Account, Per Month</b>	\$10.00		
<b>International Transaction (ATM/POS)</b>	3%		
<i>Fee is a percentage of the transaction amount and will be included in transaction total.</i>			

### ALL FEES SUBJECT TO CHANGE

Dollar Bank rate information: Visit Dollar.Bank or call 1-800-242-2265

## MONEY MARKET SAVINGS

### MINIMUM TO OPEN:

The minimum balance required to open this account is \$2,500.

### ANNUAL PERCENTAGE YIELD:

The annual percentage yield reflects the current interest rate and the effect of interest compounding. The interest rate and annual percentage yield may change at any time at the Bank's discretion.

### COMPOUNDING AND CREDITING:

Interest on this account will compound daily and be credited on the monthly statement date.

### ACCOUNT CLOSING:

Accrued but uncredited interest will not be paid if the account is closed prior to the next interest credit date.

### BALANCE FOR INTEREST:

Interest will be calculated on the daily collected balance in the account. This method applies a daily periodic rate to the principal in the account each day.

### ACCRUAL OF INTEREST ON NON-CASH DEPOSITS:

Interest on this account will begin to accrue on the day that Dollar Bank receives credit for non-cash deposits, such as checks.

### TRANSACTION LIMITATIONS:

No more than six limited (preauthorized, automatic or telephonic) transfers or payments may be made from this account during the month, including no more than three automatic transfers to your linked checking account. A fee of \$10.00 will be charged for each limited transfer or payment exceeding six per month.

### MONTHLY MANAGEMENT FEE:

A Monthly Management Fee of \$3.00 will be charged unless a \$5,000 average collected monthly balance is maintained or by maintaining the average collected monthly balance in a linked Free Business Checking account.

### OTHER FEES (All fees per item, unless otherwise noted.):

Account Collection	\$15.00	Legal Process	\$50.00 per hour, plus \$0.25 per item
Account History	\$5.00	Manual Account Transfer	\$5.00
Audit Confirmation	\$25.00	Monthly Account Statement Options:	
Cashier's Check	\$5.00	Electronic Statements	Free
Check Copy	\$6.00	Statements with Check Safekeeping	Free
Check Printing	Varies by style	Statements with Imaged Checks	\$3.00 per month
Check Rejects	\$1.00	Negative Collected Balance	Prime Rate + 8%
Checks Paid	\$0.20	Night Bags Issued	Fees vary, ask for details
Coin Bag Purchase	\$5.00	Night Bags Processed	
Coin Furnished, Per Roll	\$0.08	Disposable, Per Bag	\$1.50
Coin & Currency Deposited, Per \$1,000 (first \$5,000 per month free)	\$1.00	Canvas, Per Bag	\$2.00
Continuous Overdraft Penalty	\$35.00	Overdraft or Non-Sufficient Funds (NSF) Fee	\$36.00
<i>Assessed after each period of seven (7) consecutive days that an account remains overdrawn.</i>		<i>Assessed when the available balance in your account is insufficient to cover an item (check, fee, returned check, ATM/POS authorization, Online Banking, other electronic debit, etc.) of \$5.00 or greater that is presented for payment. An Overdraft Fee is assessed when such items are paid. An NSF Fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. See the section on withdrawals in the Deposit Agreement for details. Fee limited to five (5) charges per day.</i>	
Credit Inquiry	\$25.00	Research Fee, Per Hour	\$35.00
Currency Furnished, Per \$1,000 or Less	\$1.00	Returned Mail	\$10.00
Deposit Corrections	\$10.00	Statement Copy	\$10.00
Deposited/Cashed Check Returned or Redeposited	\$11.00	Stop Payment	\$39.00
Deposited Items Processed	\$0.15	Wire Transfers:	
Deposits Processed	\$0.80	Domestic Incoming	\$18.00
Dormant Account Safekeeping, Per Year	\$24.00	Domestic Outgoing	\$20.00
Electronic Transactions	\$0.18	International Incoming	\$20.00
Foreign Check Collection*:		International Outgoing	\$40.00
Canadian Items	\$15.00	Wire Confirmation Fee	\$1.00
All Other Items	\$65.00	Manual Wire Processing Fee	\$40.00
<i>*Any other costs imposed on Dollar Bank will be added.</i>		<i>Additional fee assessed on all wires initiated by fax, phone and branch.</i>	
Inactive Account, Per Month	\$10.00		
International Transaction (ATM/POS)	3%		
<i>Fee is a percentage of the transaction amount and will be included in transaction total.</i>			

### ALL FEES SUBJECT TO CHANGE

Dollar Bank rate information: Visit Dollar.Bank or call 1-800-242-2265