

IMPORTANT ACCOUNT INFORMATION

Business / Nonprofit / Public Funds Savings and Money Market

Effective June 1, 2024

| | Account balance requirements to avoid monthly maintenance fee | | |
|--|---|-------------------------|-------------------------------------|
| | Required minimum daily account balance | Average monthly balance | Monthly transaction items permitted |
| Business Savings/Public Fund Savings | \$500 | \$1,000 | 75 |
| Nonprofit Savings | \$100 | \$1,000 | 75 |
| Business/Nonprofit/Public Funds/Money Market | \$1,000 | \$10,000 | 75 |
| Small Business/Small Business Nonprofit Money Market | \$1,000 | \$5,000 | 75 |
| Business/Nonprofit/Public Funds/Money Market Advantage | \$10,000 | \$50,000 | 75 |

Monthly maintenance fees may be avoided by maintaining the required minimum daily or average monthly balance. Monthly transaction fees (“transaction” includes deposits, items deposited, checks and other debits) may also be avoided by not exceeding the permitted number of monthly transactions. Specific balance requirements and transaction limits for each product type are listed in the table above.

Interest rates on savings and money market accounts are variable, determined daily by the bank and paid on the daily collected balance.

Money market checks and deposit tickets are held in safekeeping. Copies can be viewed through online banking.

Small Business / Small Business Nonprofit Money Market - Customer must maintain a Business Balanced, Business Choice or Non-Profit Premium Checking account to receive the preferred money market rate.

Business Money Market Advantage - the preferred APY requires an active business checking account. If the required relationships are not maintained, the interest rate on the money market accounts will revert to the Business Money Market Advantage standard rates and be paid based on the individual money market account balances.

Additional disclosures may be found in the Business Interest Rate Sheet and the Business Account Fee Schedule.

