

IMPORTANT NOTICE AND CHANGE IN TERMS

CHANGE IN TERMS EFFECTIVE AUGUST 1, 2026

This Important Notice (“Notice”) identifies changes to Section 3, Section 4, Section 5, Section 6, Section 8, Section 10, Section 12, Section 13 and Section 15 of your Deposit Account Agreement.

- **In Section 3.1**—we are clarifying the definition of “applicable law” to include applicable federal and state laws, the UCC, payment network and clearinghouse rules, OFAC sanctions and regulations.
- **In Section 4.11**—we are revising the Organization Account section to improve clarity regarding authorized representatives.
- **In Section 5.4**—we are adding a separate section for terms regarding Remotely Created Checks.
- **In Section 5.5**—we are adding terms for the receipt of Instant Payments and other payment orders.
- **In Section 6**—we are revising the stop payment terms to clarify their applicability to checks and identify that other terms apply to other types of transactions.
- **In Section 8**—we are revising the error reporting terms to clarify the scope and identify types of transactions that are subject to different error reporting provisions.
- **In Section 8.4**—we are adding terms regarding use of Fraud Services such as Positive Pay and ACH Filters for business customers.
- **In Section 10**—we are revising the Overdraft terms to improve clarity.
- **In Section 12**—we are updating the Electronic Fund Transfer terms to clarify applicability to consumer accounts only.
- **In Section 13**—we are adding wire transfer terms, which also apply to ACH entries and other payment orders involving business accounts.
- **In Section 15.6**—we are clarifying the Liability Limitation provisions.
- **In Section 15.7**—we are adding an Indemnification provision.
- **In Section 15.8**—we are clarifying the Bank’s rights to take action, including placing freezes and holds and blocking or delaying transactions in order to prevent losses or reduce risk, such as when there is suspected fraud or illegal activity or disputes regarding authority to access an account.
- **In Section 15.9**—we are adding a jury trial waiver and venue provision for business Accounts since they are excluded from the arbitration provision.

We encourage you to keep a copy of this Notice with your Deposit Account Agreement. For the full Deposit Account Agreement, visit us online at [AssociatedBank.com/Forms](https://www.associatedbank.com/forms) or stop by your local Associated Bank. If you have questions, please contact our Midwest-based Customer Care team at 800-236-8866.

