

IMPORTANT NOTICE AND CHANGE IN TERMS

CHANGE IN TERMS EFFECTIVE AUGUST 1, 2026

This is a notice of a change in terms of Associated Bank Choice Checking disclosures as of **August 1, 2026**.

Updates include:

1. Clarifying how Associated Bank attempts to identify all your eligible accounts for enhanced Choice Checking benefits. Each statement cycle, you are responsible for ensuring your relationship balance is accurate. Inaccurate account and balance information will not allow us to apply the appropriate Choice Checking benefits. To view and confirm accuracy of your Choice Checking Benefit Tier and relationship balance we have calculated, you may access the Benefit Center in digital banking or you may contact Customer Care at 800-236-8866. Associated Bank will work with you to update your account information going forward.
 2. After meeting enhanced Choice Checking benefit tier qualifications, it may take up to 60 days for benefits to be activated.
 3. For Emerald Choice and Emerald Private Choice qualified customers, the Reserve Rewards + credit card annual membership fee will be charged and reimbursed as a payment to your credit card within 1-2 statement months.
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