

REWARD CHECKING & PREMIER GROWTH SAVINGS TRUTH IN SAVINGS ACT DISCLOSURE

This disclosure contains the terms, conditions and rules associated with opening and maintaining your Reward Checking and your Premier Growth Savings accounts as February 10, 2026. The information herein applies at account opening and if you (a) change your account or (b) if you add Premier Growth Savings to your Reward Checking account, provided our rates and rewards have not changed since the date listed above. Please check our website or visit with one of our service representatives for updated rates and account information. Please keep this disclosure for your records and future reference.

OVERVIEW OF OUR REWARDS ACCOUNTS:

- **Premier Cash Back Checking:** A free, variable reward checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and cash back on their debit card purchases each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.
- **Premier Rewards Checking:** A free variable rate checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and high interest each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.
- **Premier Growth Savings:** A free, variable rate, savings account with no minimum balance requirements, that rewards accountholders with interest each time they meet their linked Reward Checking account's minimum qualifications during a Monthly Qualification Cycle. In addition, rewards earned in your linked Reward Checking account are automatically added to your Premier Growth Savings account to help you save.

Collectively, Premier Rewards Checking and Premier Cash Back Checking may be referred to, in singular or plural form, as "Reward Checking" account(s) within this disclosure.

PURPOSE AND EXPECTED USE OF ACCOUNT:

Account Expectations: Our institution expects the accountholder to use their selected Reward Checking account as their primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled. Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

Our Rights: Our institution has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account, one that may or may not include a monthly fee, if the account does not have consistent active use (defined by our institution as having a minimum of 12 debit card transactions post and settled each cycle period) over 6 consecutive Statement Cycles.

Ramifications of Account Closure: Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Reward account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason, your Reward Checking account is closed, your Premier Growth Savings account will automatically be converted to a standalone savings account, and its associated terms and conditions will apply. If for whatever reason, your Premier Growth Savings account is closed, then only the appropriate Reward Checking account information within this disclosure will apply.

QUALIFICATION INFORMATION:

To earn your account(s) rewards, the following enrollments must be in place, and all transactions and activities must post and settle to your selected Reward Checking account during each Monthly Qualification Cycle:

	ACCOUNT QUALIFICATIONS	
	Premier Rewards Checking	Premier Cash Back Checking
Account Qualifications <ul style="list-style-type: none"> • At least [x] direct deposit/ACH Credit or ACH Debit transaction: • At least [XX] debit card purchases • Be enrolled into and have agreed to receive e-statements rather than paper statements 	<p>1</p> <p>12</p> <p>Yes</p>	<p>1</p> <p>12</p> <p>Yes</p>

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

REWARD INFORMATION:

Depending on what account(s) you open, when your chosen Reward Checking qualifications are met during a Monthly Qualification Cycle, you will receive the associated account rewards as shown below. For complete clarity, you will only receive the rewards associated with your selected account.

	ACCOUNT REWARDS		
	Premier Cash Back Checking	Premier Rewards Checking	Premier Growth Savings
<ul style="list-style-type: none"> • When Account Qualifications Are Met, Your Account Earns: <ul style="list-style-type: none"> ○ Cash Back Rewards: <ul style="list-style-type: none"> ▪ [xx]% cash back refunds ▪ On debit card purchases up to a total of \$[xxx] per cycle period: ▪ Maximum of \$[xx.xx] in cash back payments to be earned per Monthly Qualification Cycle: ○ Interest Rewards: <ul style="list-style-type: none"> ▪ Balances up to and including \$[xx,xxx] earn: <ul style="list-style-type: none"> • An interest rate: • Annual Percentage Yield: ▪ Balances above \$[xx,xxx] earn: <ul style="list-style-type: none"> • An interest rate: • Annual Percentage Yield: ▪ Nationwide ATM Withdrawal Fee/Surcharge Refunds: <ul style="list-style-type: none"> ▪ Nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded up to an aggregate total of \$[xx.xx] per Monthly Qualification Cycle incurred: 	<p>5.00%</p> <p>\$250.00</p> <p>\$12.50</p> <p>NA</p> <p>\$25.00**</p>	<p>NA</p> <p>NA</p> <p>NA</p> <p>\$20,000.00</p> <p>4.8889%</p> <p>5.00%*</p> <p>\$20,000.00</p> <p>0.50%</p> <p>5.00% to 1.25%*</p> <p>\$25.00**</p>	<p>NA</p> <p>NA</p> <p>NA</p> <p>\$150,000.00</p> <p>2.4718%</p> <p>2.50%</p> <p>\$150,000.00</p> <p>0.50%</p> <p>2.50% to 1.70%</p> <p>NA</p>

<ul style="list-style-type: none"> • When Account Qualifications Are Not Met, Your Account Earns: <ul style="list-style-type: none"> ○ Cash back payments ○ Balances up to and including \$[xx,xxx] earn: <ul style="list-style-type: none"> ▪ An interest rate: ▪ Annual Percentage Yield: ○ ATM withdrawal fee/surcharge refunds: 	<p style="text-align: center;">Are not paid</p> <p style="text-align: center;">NA</p> <p style="text-align: center;">NA</p> <p style="text-align: center;">NA</p> <p style="text-align: center;">Are not paid</p>	<p style="text-align: center;">NA</p> <p style="text-align: center;">Entire balance</p> <p style="text-align: center;">0.05%</p> <p style="text-align: center;">0.05%*</p> <p style="text-align: center;">Are not paid</p>	<p style="text-align: center;">NA</p> <p style="text-align: center;">Entire balance</p> <p style="text-align: center;">0.05%</p> <p style="text-align: center;">0.05%</p> <p style="text-align: center;">Are not paid</p>
<p>* NOTE: Interest does not compound in the Premier Rewards Checking account when the account is linked to Premier Growth Savings.</p>	<p>When linked to a Premier Growth Savings account, the interest in Premier Rewards Checking does not compound because it is automatically transferred to the Premier Growth Savings account within one day. Note: Automatic transfer may cause an overdraft to your Premier Rewards Checking account, if the account's balance is less than the transferred amount when transfer occurs.</p>		
<p>** Incurred nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded based on estimates.</p>	<p>We reimburse ATM withdrawal fees/surcharges, imposed by other financial institutions, based on estimates when the withdrawal information we receive does not identify the specific ATM withdrawal fee/surcharge. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive a transaction receipt within sixty (60) calendar days of the withdrawal transaction.</p>		
<ul style="list-style-type: none"> • Cash back payments, interest, and ATM withdrawal fee/surcharge refunds are credited to your individual or to your linked High-Yield Savings account, as appropriate, on the: 	<p style="text-align: center;">Last day of the current Statement Cycle.</p>		

Balance and Annual Percentage Yield Information:

	BALANCE & APY INFORMATION	
	Premier Rewards Checking	Premier Growth Savings
<ul style="list-style-type: none"> • Balance Information: <ul style="list-style-type: none"> ○ Qualifying balance computation method: ○ Non-qualifying balance computation method: • Interest Information: <ul style="list-style-type: none"> ○ Interest is compounded:* ○ The interest computation period we use is the: ○ Interest begins to accrue: ○ Assumed statement period for APY calculation: ○ Assumed account balance for APY calculation: 	<p>Daily balance</p> <p>Average daily balance</p> <p>Monthly*</p> <p>Statement cycle</p> <p>Business day</p> <p>31 days</p> <p>\$120,000</p>	<p>Daily balance</p> <p>Average daily balance</p> <p>Monthly</p> <p>Statement cycle</p> <p>Business day</p> <p>31 days</p> <p>\$250,000</p>
<p>* NOTE: Interest does not compound in the Premier Rewards Checking account when the account is linked to Premier Growth Savings.</p>	<p>When linked to a Premier Growth Savings account, the interest in Premier Rewards Checking does not compound because it is automatically transferred to the Premier Growth Savings account within one day. Note: Automatic transfer may cause an overdraft to your Premier Rewards Checking account, if the account's balance is less than the transferred amount when transfer occurs.</p>	

NA = Not Applicable. APY = Annual Percentage Yield. Reward Checking and Premier Growth Savings and accounts are variable rate and variable reward accounts. The interest rate(s) and account rewards are determined at our discretion, and we may change the interest rate and rewards on your Reward Checking and your Premier Growth Savings accounts at any time, without any limitations, and without notice to you. Due to various core processor limitations, you may receive the qualifying interest rate on your account's entire balance on the last day of the Statement Cycle when you don't meet your account's qualifications. This may result in a non-qualifying APY that is slightly higher than the documented rate shown above. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

DEFINITIONS

- **“Average Daily Balance Computation Method”:** We use the average daily balance method to calculate the interest in your Premier Rewards Checking and Premier Growth Savings accounts when you do not meet your Premier Rewards Checking account's qualifications. This method applies a periodic rate to the average daily balance in the associated account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.
- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.
- **“Business Days”** means Monday through Friday excluding Federal holidays.

- **“Daily Balance Computation Method”:** We use the daily balance method to calculate the interest in your Premier Rewards Checking and Premier Growth Savings accounts when you meet your Premier Rewards Checking account's qualifications. This method applies a daily periodic rate to the principal in the associated account each day for the period. The period we use is the Statement Cycle.
- **“Monthly Qualification Cycle”** means insert appropriate definition. See below for specific Monthly Qualification Cycle dates.
- **“Statement Cycle”** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See below for specific Statement Cycle dates.

ADDITIONAL INFORMATION

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25.00 minimum deposit is required to open any Reward Checking account. \$25 minimum deposit is required to open a Premier Growth Savings account. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule for rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of your chosen Reward Checking account's qualifications. Limit of 1 Reward Checking account per social security number. Limit of 1 Premier Growth Savings account per social security number. There are no recurring monthly maintenance charges nor any fees to open or close this account. This account is not to be used for commercial purposes. A Reward Checking account is required to have a Premier Growth Savings account. A linked Premier Growth Savings account is required for automatic savings. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC

CYCLE DATE INFORMATION:

The following dates apply for the purpose of earning your account(s)' rewards. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your rewards, all of the transactions and activities identified within the above Qualification Information section of this disclosure must post and settle in your chosen Reward Checking account with these Monthly Qualification Cycle dates.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2026	12/31/25	01/29/26	1/1/2026	01/30/26
February	2026	1/30/26	2/26/26	01/31/26	02/27/26
March	2026	02/27/26	03/30/26	02/28/26	03/31/26
April	2026	03/31/26	04/29/26	04/01/26	04/30/26
May	2026	04/30/26	05/28/26	05/01/26	05/29/26
June	2026	05/29/26	06/29/26	05/30/26	06/30/26
July	2026	06/30/26	07/30/26	07/01/26	07/31/26
August	2026	07/31/26	08/30/26	08/01/26	08/31/26
September	2026	08/31/26	09/29/26	09/01/26	09/30/26
October	2026	09/30/26	10/29/26	10/01/26	10/30/26
November	2026	10/30/26	11/29/26	10/31/26	11/30/26
December	2026	11/30/26	12/30/26	12/01/26	12/31/26
January	2027	12/31/26	01/28/27	01/01/27	01/29/27
February	2027	01/29/27	02/25/27	01/30/27	02/26/27
March	2027	02/26/27	03/30/27	02/27/27	03/31/27
April	2027	03/31/27	04/29/27	04/01/27	04/30/27
May	2027	04/30/27	05/27/27	05/01/27	05/28/27
June	2027	05/28/27	06/29/27	05/29/27	06/30/27
July	2027	06/30/27	07/29/27	07/01/27	07/30/27
August	2027	07/30/27	08/30/27	07/31/27	08/31/27
September	2027	08/31/27	09/29/27	09/01/27	09/30/27
October	2027	09/30/27	10/28/27	10/01/27	10/29/27
November	2027	10/29/27	11/29/27	10/30/27	11/30/27
December	2027	11/30/27	12/30/27	12/01/27	12/31/27