

ADDENDUM

Firstrust Bank Touchdown CD

This Addendum is added to and made a part of the Truth in Savings Disclosure and the Deposit Rate Sheet you were provided when you opened your Touchdown CD. Your 7-Month Touchdown CD will earn the initial Annual Percentage Yield (APY) from the date the CD is opened and funded until the first Firstrust Bank ("Bank") business day after the next 2024/2025 Philadelphia Eagles Regular Season or Post Season game ("Rate Index Game"). On the first business day after the Rate Index Game, the APY on your 7-Month Touchdown CD may increase. The increase will be equal in basis points to the total number of points the Eagles score ("Points Scored") in the Rate Index Game. To illustrate how the APY will change, if your initial APY is 4.25% and there are 35 Points Scored in the Rate Index Game, the APY will increase to 4.60% APY on the first business day after the game and will be effective until the first maturity date. Your 7-Month Touchdown CD is only eligible to receive this one-time basis point increase as described above.

To be eligible to earn an increased APY based on the Points Scored in the Rate Index Game, all 7-Month Touchdown CDs must be opened and funded before the close of business on the last business day preceding the Rate Index Game.

For example, if you opened your 7-Month Touchdown CD any day from Sunday, September 22, 2024, through Saturday, September 28, 2024, you will earn the initial APY from the opening date through Sunday, September 29, 2024. The APY on your 7-Month Touchdown CD will increase by the Points Scored in the Rate Index Game played on Sunday, September 29, 2024. Your new higher APY will be effective from Monday, September 30, 2024, until the 7-Month Touchdown CD matures.

For rollovers of maturing CDs to the 7-Month Touchdown CD, the following conditions must be met to be eligible for the points scored in the next game: 1. The Maturing CD must have matured no later than the close of business on the day preceding the Rate Index Game. 2. Firstrust Bank must have been notified before the close of business the day before the Rate Index Game that you want the maturing CD rolled into a 7-Month Touchdown CD product. 3. The 7-Month Touchdown CD must be fully funded including adding at least \$2,500 in new funds to the amount of the maturing CD.

At maturity, this 7-Month Touchdown CD will automatically renew into Firstrust Bank's then-available 6-Month CD. There will be a 7 calendar-day grace period at maturity.

If for any reason the 2024/2025 Philadelphia or NFL football season is canceled or otherwise ends early, the Touchdown CD promotion offer will end as well. If a Touchdown CD is opened for a Rate Index Game during the 2024/2025 Regular Season or Post Season, and that game does not occur, the CD will increase in basis points by the total number of points the Eagles scored in the preceding Rate Index Game.

Initial APY on the 7-Month Touchdown CD is subject to availability and the offer may change or be withdrawn at any time and without notice at Firstrust Bank's discretion. The minimum deposit to open the account and obtain the APY is \$2,500. A \$2,500 minimum deposit of new funds is required. New funds are funds not currently on deposit at Firstrust Bank or invested through Firstrust Financial Resources. The maximum opening deposit for this 7-Month Touchdown CD is \$500,000. All other terms and conditions of the 7-Month Touchdown CD, including compounding of interest, are the same as Firstrust Bank's regular CDs as defined in the current Truth in Savings Disclosure. Eligible for Regular CDs and Traditional, Roth and SEP IRAs. A penalty will be imposed for early withdrawal. Additional federal penalties may apply for IRA CD withdrawals below age 59 ½. (Please consult your tax advisor.) APY is accurate as of 09/22/2024.

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