

AMENDMENT TO THE RETAIL ACCOUNT AGREEMENT, FUNDS AVAILABILITY, & ELECTRONIC FUNDS TRANSFER (EFT) DISCLOSURE

This Amendment is being made to and in accordance with the above Agreement.

The following replaces Section 4, Part II, of the above Agreement, and is effective July 1, 2025, to reflect changes to the regulation implementing the Expedited Funds Availability Act. The change revises the amounts of funds we make available to you on certain deposits to your checking account(s).

4. Other Check Deposits

Our policy is to aggregate all check deposits made by you before our cutoff time on a given Business Day, and to make funds available to you as follows:

- (a) The first \$275 from the aggregate Business Day's deposit by check or checks (not otherwise subject to next-day availability as provided above) shall be made available on the first Business Day after the Business Day of your deposit. An additional \$550 of the aggregate of checks deposited will be available for withdrawal in cash, no later than 5:00 pm (Eastern Time) on the second Business Day after the Business Day of your deposit. All of the remaining funds from such deposit will be available: (i) to pay checks written to others that are presented to us for payment by the Federal Reserve Bank or other banks, on the evening of the second Business Day after the Business Day of deposit (as determined above); and/or (ii) to withdraw in cash or transfer funds on the third Business Day after the Business Day of deposit.

For example, if you deposit a single or multiple check(s) totaling \$900 on a Monday before our cutoff time, \$275 of the deposit is available on Tuesday morning to pay checks to others and to withdraw in cash. An additional \$550 of this deposit will be made available for withdrawal in cash, no later than 5:00 pm (Eastern Time) on Wednesday. The remainder will be available: (i) to pay checks written to others that are presented to us for payment by the Federal Reserve Bank or other banks, on Wednesday evening; and/or (ii) to withdraw cash or transfer funds electronically on Thursday.

- (b) ATM Funds Availability. We reserve the right to collect and process all deposits; however, subject to such rights, deposits at proprietary ATMs that are built into or are within our Branches will be available for withdrawal according to the above-stated (over-the-counter deposit) availability schedule. Funds from any deposits (cash or checks) made at other ATMs will be available for withdrawal no later than the fifth Business Day after the day of deposit.

The following replaces Section 5, Part II, of the above Agreement, and is effective July 1, 2025, to reflect regulatory changes to the regulation implementing the Expedited Funds Availability Act. The change revises the amounts of funds we make available to you on certain deposits to your checking account(s).

5. Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under any one or more of the following circumstances:

- (a) You deposit checks totaling more than \$6,725 on any one day;
- (b) You redeposit a check that has been returned unpaid;

- (c) We believe a check you deposited will not be paid;
- (d) You have overdrawn your Account repeatedly in the last 6 months; or
- (e) There is an emergency such as a failure of communications that was caused by an act of God, fire or other catastrophe, or by an electrical or computer failure, or by another cause beyond our control.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. Generally, they will be available no later than the seventh Business Day after the day of your deposit. You should ask if you need to be sure about when a particular deposit will be available for withdrawal.

The following replaces Section 6, Part II, of the above Agreement, and is effective July 1, 2025, to reflect regulatory changes to the regulation implementing the Expedited Funds Availability Act. The change revises the amounts of funds we make available to you on certain deposits to your checking account(s).

6. Special Rules for New Accounts

If you do not have a retail checking Account with us, the following special rules will apply during the first 30 calendar days your first checking Account is open:

- (a) Funds from electronic direct deposits to your Account will be available on the day we receive the deposit.
- (b) Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, travelers, state and local government checks will be available on the first Business Day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be directly payable to you and presented to us by you. If you do not make the deposit in person to one of our employees (for example, if you mail the deposit), the first \$6,725 will not be available until the second Business Day after the day of your deposit. The excess over \$6,725 will be available on the ninth Business Day after the day of your deposit. Funds from all other checks deposited will be available on the sixth Business Day after the day of deposit.
- (c) The first \$6,725 from a deposit of U.S. Treasury checks will be available on the first Business Day after the day of the deposit. The rest will be available on the ninth Business Day after the day of deposit.

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