

## Personal Banking Account Products

- **Platinum Checking:** This account will be discontinued. Accounts will automatically convert to **Interest Checking**. Please refer to the features under **Personal Banking Products – Checking**.
- **Platinum Savings:** This account will be discontinued. Accounts will automatically convert to **Essential Savings**. Please refer to the features under **Personal Banking Products – Savings**.
- **Essential Money Market:** The interest tiers for this product are changing. Please refer to the features under **Personal Banking Products – Checking**.

## Commercial Banking Account Products

- **Platinum Checking:** This account will be discontinued. Accounts will automatically convert to **Small Business**. Please refer to the features under **Commercial Banking Products**.
- **Business Money Market:** The interest tiers for this product are changing. Please refer to the features under **Commercial Banking Products**.

	Account	Minimum Amount to Open Account	Monthly Service Charge	Eligibility	Optional Account Features of Services	Other Important Account Information
Personal Banking Products - Checking	Essential Checking	No Minimum	\$0.00	<ul style="list-style-type: none"> <li>• Account owner(s) must be individuals</li> <li>• Accounts owners under age 18 must have an adult joint account owner</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited transaction activity</li> <li>• Unlimited teller access</li> <li>• Debit Card</li> <li>• Online banking &amp; Bill Pay</li> <li>• Telephone banking &amp; Mobile App</li> <li>• Up to \$25 in ATM fees refunded per month</li> <li>• Card Management with online banking</li> <li>• E-statements (Paper statements \$5.00 per month for customers under age 55)</li> </ul>	<ul style="list-style-type: none"> <li>• Non-interest-bearing account</li> </ul>
	Interest Checking	No Minimum	\$12.00 If average daily balance falls below \$1,000	<ul style="list-style-type: none"> <li>• Account owner(s) must be individuals</li> <li>• Accounts owners under age 18 must have an adult joint account owner</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited transaction activity</li> <li>• Unlimited teller access</li> <li>• Debit Card</li> <li>• Online banking &amp; Bill Pay</li> <li>• Telephone banking &amp; Mobile App</li> <li>• Up to \$25 in ATM fees refunded per month</li> <li>• Card Management with online banking</li> <li>• E-statements (Paper statements \$5.00 per month for customers under age 55)</li> </ul>	<ul style="list-style-type: none"> <li>• Variable interest rate that may change at any time.</li> <li>• Interest tiers - <ul style="list-style-type: none"> <li>Less than \$10,000</li> <li>\$10,000 to \$49,999.99</li> <li>\$50,000 to \$99,999.99</li> <li>\$100,000 to \$249,999.99</li> <li>\$250,000 or more</li> </ul> </li> </ul>

# Account Product Change

## Effective April 1, 2025

	Account	Minimum Amount to Open Account	Monthly Service Charge	Eligibility	Optional Account Features of Services	Other Important Account Information
Personal Banking Products - Checking	Essential Money Market	No Minimum	\$12.00 If average daily balance falls below \$10,000	<ul style="list-style-type: none"> <li>Account owner(s) must be individuals</li> <li>Accounts owners under age 18 must have an adult joint account owner</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited transaction activity</li> <li>Unlimited teller access</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00 per month for customers under age 55)</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate that may change at any time.</li> <li>Interest tiers - <ul style="list-style-type: none"> <li>Less than \$10,000</li> <li>\$10,000 to \$49,999.99</li> <li>\$50,000 to \$99,999.99</li> <li>\$100,000 to \$249,999.99</li> <li>\$250,000 to \$499,999.99</li> <li>\$500,000 to \$1,499,999.99</li> <li>\$1,500,000 or more</li> </ul> </li> </ul>
	Platinum Money Market	No Minimum	\$0.00	<ul style="list-style-type: none"> <li>Account owner(s) must be individuals</li> <li>Accounts owners under age 18 must have an adult joint account owner</li> <li>Client must maintain a total relationship of \$500,000 or more to qualify (excludes mortgage loans)</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited transaction activity</li> <li>Unlimited teller access</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>Up to \$25 in ATM fees refunded per month</li> <li>E-statements (Paper statements \$5.00 per month for customers under age 55)</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate that may change at any time.</li> <li>Interest tiers - <ul style="list-style-type: none"> <li>Less than \$250,000</li> <li>\$250,000 to \$499,999.99</li> <li>\$500,000 to \$1,499,999.99</li> <li>\$1,500,000 to \$2,499,999.99</li> <li>\$2,500,000 to \$4,999,999.99</li> <li>\$5,000,000 or more</li> </ul> </li> </ul>
Personal Banking Products - Savings	Essential Savings	No Minimum	\$0.00	<ul style="list-style-type: none"> <li>Account owner(s) must be individuals</li> <li>Accounts owners under age 18 must have an adult joint account owner</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited transaction activity</li> <li>Unlimited teller access</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00 per month for customers under age 55)</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate that may change at any time.</li> </ul>
	UTMA Savings Account	No Minimum	\$8.00 If minimum balance falls below \$100	<ul style="list-style-type: none"> <li>Custodial account for the benefit of a minor child</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited transaction activity</li> <li>Unlimited teller access</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00 per month)</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate that may change at any time.</li> <li>Interest tiers - <ul style="list-style-type: none"> <li>Under \$50</li> <li>\$50 to \$1,999.99</li> <li>\$2,000 to \$74,999.99</li> <li>\$75,000 or more</li> </ul> </li> </ul>

# Account Product Change

## Effective April 1, 2025

	Account	Minimum Amount to Open Account	Monthly Service Charge	Eligibility	Optional Account Features of Services	Other Important Account Information
Personal Banking Products - Savings	Health Savings Account	No Minimum	\$2.25 If minimum balance falls below \$1,000	<ul style="list-style-type: none"> <li>Account owner(s) must be individuals</li> <li>Owner must have a qualified High Deductible Health Plan</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited transaction activity</li> <li>Unlimited teller access</li> <li>Debit Card</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>Card Management with online banking</li> <li>E-statements (Paper statements \$5.00 per month for customers under age 55)</li> </ul>	<ul style="list-style-type: none"> <li>Annual contributions are determined by the IRS</li> <li>Variable interest rate that may change at any time</li> <li>Interest tiers - <ul style="list-style-type: none"> <li>Under \$100</li> <li>\$100 to \$4,999.99</li> <li>\$5,000 to \$9,999.99</li> <li>\$10,000 to \$24,999.99</li> <li>\$25,000 or more</li> </ul> </li> </ul>
	Small Business / Non-Profit Checking	No Minimum	\$10.00 If average daily balance falls below \$500	<ul style="list-style-type: none"> <li>Entity must be a sole-proprietor or non-profit business</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited teller access</li> <li>Debit Card</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00)</li> </ul>	<ul style="list-style-type: none"> <li>Non-interest-bearing account</li> <li>One hundred Free debits, then \$.25 each</li> </ul>
Commercial Banking Products	Business Checking+	No Minimum	\$18.00 If average daily balance falls below \$10,000	<ul style="list-style-type: none"> <li>Entity must be a registered business organization</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited teller access</li> <li>Debit Card</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00)</li> </ul>	<ul style="list-style-type: none"> <li>Non-interest-bearing account</li> <li>250 free debits, then \$.25 each</li> <li>Treasury Service Options - <ul style="list-style-type: none"> <li>ACH Services - \$15 for up to 25 payments, &gt;25, \$.25 each</li> <li>Wire Services - \$0 per month, Wire fees apply</li> <li>Remote Deposit Now (RDN) - \$25 per month, includes single item remote deposit scanner</li> <li>Positive Pay - \$15 per account, \$1 per exception item check</li> </ul> </li> </ul>
	Commerical Checking	No Minimum	\$18.00	<ul style="list-style-type: none"> <li>Entity must be a registered business organization</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited teller access</li> <li>Debit Card</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00)</li> </ul>	<ul style="list-style-type: none"> <li>Non-interest-bearing account.</li> <li>\$.15 each for debits and deposited items</li> <li>Earnings credit may offset charges</li> </ul>

	Account	Minimum Amount to Open Account	Monthly Service Charge	Eligibility	Optional Account Features of Services	Other Important Account Information
Commercial Banking Products	<b>Business Money Market</b>	No Minimum	\$18.00 If average daily balance falls below \$1,000	<ul style="list-style-type: none"> <li>Entity must be a registered business organization</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited teller access</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00)</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate that may change at any time</li> <li>Interest tiers - <ul style="list-style-type: none"> <li>Less than \$10,000</li> <li>\$10,000 to \$49,999.99</li> <li>\$50,000 to \$99,999.99</li> <li>\$100,000 to \$249,999.99</li> <li>\$250,000 to \$499,999.99</li> <li>\$500,000 to \$1,499,999.99</li> <li>\$1,500,000 or more</li> </ul> </li> </ul>
	<b>Platinum Money Market</b>	No Minimum	\$0.00	<ul style="list-style-type: none"> <li>Entity must be a registered business organization</li> <li>Client must maintain a total relationship of \$500,000 or more to qualify (excludes mortgage loans)</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited teller access</li> <li>Online banking &amp; Bill Pay</li> <li>Telephone banking &amp; Mobile App</li> <li>E-statements (Paper statements \$5.00)</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate that may change at any time</li> <li>Interest tiers - <ul style="list-style-type: none"> <li>Less than \$250,000</li> <li>\$250,000 to \$499,999.99</li> <li>\$500,000 to \$1,499,999.99</li> <li>\$1,500,000 to \$2,499,999.99</li> <li>\$2,500,000 to \$4,999,999.99</li> <li>\$5,000,000 or more</li> </ul> </li> </ul>

	Account	Minimum Amount to Open Account	Eligibility	Account Features	Other Important Account Information
Certificate of Deposit (CD) Accounts	<b>Fixed Rate CD</b>	\$1,000	<ul style="list-style-type: none"> <li>Account owner may be individual(s) or a registered business</li> <li>Account owners under age 18 must have an adult joint account owner</li> </ul>	<ul style="list-style-type: none"> <li>Interest rate is fixed until the maturity date</li> <li>Terms available from 3 months to 5 years</li> <li>Automatically renews</li> <li>Interest pays to another account electronically</li> <li>Interest checks not available</li> </ul>	<ul style="list-style-type: none"> <li>No additional deposits permitted during the term of the CD</li> <li>A penalty may apply for early withdrawals. <i>See CD Early Withdrawal Penalties in this Schedule for early withdrawal penalties</i></li> <li>Withdrawals will reduce earnings</li> </ul>
	<b>IRA CD</b>	\$1,000	<ul style="list-style-type: none"> <li>Account owner must be an individual</li> </ul>	<ul style="list-style-type: none"> <li>Interest rate is fixed until the maturity date</li> <li>Terms available from 3 months to 5 years</li> <li>Automatically renews</li> <li>Interest pays to another account electronically</li> <li>Interest checks not available</li> </ul>	<ul style="list-style-type: none"> <li>No additional deposits permitted during the term of the CD</li> <li>A penalty may apply for early withdrawals. <i>See CD Early Withdrawal Penalties in this Schedule for early withdrawal penalties</i></li> <li>Withdrawals will reduce earnings</li> </ul>

## CD Early Withdrawal Penalties

- Less than 4 months:** All accrued interest on the principal amount withdrawn
- 4 months to 17 months:** 90 days simple interest on the principal amount withdrawn
- More than 17 months:** 180 days simple interest on the principal amount withdrawn