

— CITIZENS BANK'S ACQUISITION OF TEXAS NATIONAL BANK —

# Your Guide to What's Next



**Citizens Bank**  
*We Stand For Your Success!*

Member  
**FDIC**

# Message From the CEO

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## Dear Friends and Customers,

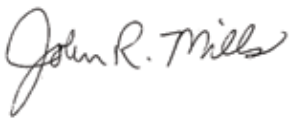
At Citizens Bank, we have always believed banking should feel personal. It means knowing the people you serve, understanding their goals, and being there when they need you. As we begin this next chapter together, I want you to know that those values are not changing. In fact, they are at the heart of everything ahead.

Our growth gives us the opportunity to offer more – more branches, more resources, updated technology, and expanded services – while preserving the personal relationships and dependable service that have always been important to the people we serve. We are proud of where we are headed, but we are equally proud of the communities, customers, and employees who have brought us here.

We know you may have questions as we move through this transition, and our goal is to make the process as clear and comfortable as possible. This guide outlines what you need to know, including important dates, product and service interruptions, and any actions you may need to take. We will keep you informed along the way, and our team will be here to answer questions and help you know what to expect.

Thank you for trusting us with your business, your families, and your financial goals. We are grateful to serve you and excited to move forward together as Citizens Bank.

Sincerely,



**John Mills**  
President and Chief Executive Officer  
Citizens Bank



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# Important Timing Information

## What to Expect: A Timeline



*Please review these important dates and take any necessary actions on or before the indicated dates.*

- **Sunday, October 11:**  
Texas National Bank customers: Your new Citizens Bank Mastercard® debit card is mailed.
- **Wednesday, October 21:**  
Bill Pay becomes unavailable through the merger weekend at 3:00 PM.
- **Friday, October 23:**  
Our merger begins! Online banking will be unavailable and physical locations will be closed beginning at 3:00 PM. Please see Merger Weekend Schedule.
- **Monday, October 26:**  
*The merger is complete! All branches will now operate as Citizens Bank, and Citizens Bank products, services, and digital banking systems will be available to all customers.*

## Merger Weekend Schedule

*For Citizens Bank and Texas National Bank*

| Service          | Friday, October 23         | Saturday, October 24 | Sunday, October 25 | Monday, October 26 |
|------------------|----------------------------|----------------------|--------------------|--------------------|
| Branches         | Close at 3:00 PM           | Closed               | Closed             | Open               |
| Debit Cards/ATMs | Unavailable after 3:00 PM* | Available*           | Available*         | Available          |
| Online Banking   | Unavailable after 3:00 PM* | Unavailable          | Unavailable        | Available          |
| Bill Pay         | Unavailable                | Unavailable          | Unavailable        | Available          |

\*Limited availability.

## New Branch Operating Hours: Effective Monday, October 26

### Lobby

**Monday – Thursday:**  
**9:00 AM – 4:00 PM**

**Friday:**  
**9:00 AM – 5:00 PM**

### Drive-Thru

**Monday – Friday: 8:00 AM – 5:30 PM**  
*(Humble, Tyler-Troup and The Woodlands locations will close at 5:00 PM)*

**Saturday: 9:00 AM – 12:00 PM**  
*(Select Locations Only; See List Below)*

#### **Saturday Locations:**

- Kilgore
- Rusk
- Marshall
- Longview
- Jacksonville
- Bullard
- Tyler Grande
- Lindale



# What's Changing and What's Staying the Same

| Product/Service       | What's Changing                                                                                                                                                                                                 | What's Staying the Same                                                                                                                                                | Actions You May Need to Take                                                                                                                                                                                                                                                                                                                                     |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Debit Card</b>     | All Texas National Bank customers will be receiving new Mastercard® debit cards with new numbers the week of Sunday, October 11.                                                                                | This will not affect Citizens Bank cardholders.                                                                                                                        | <ul style="list-style-type: none"> <li>• Continue using your Texas National Bank debit card until Monday, October 26.</li> <li>• Activate your new card on Monday, October 26.</li> <li>• Be sure to update any automatic payments associated with your debit card (such as utilities, subscriptions, etc.).</li> <li>• See page 14 for more details.</li> </ul> |
| <b>Online Banking</b> | <p>Online Banking will be unavailable during the merger weekend.</p> <p>Texas National Bank account access will be converted to the Citizens Bank online platform.</p>                                          | Login information (username and password) for existing users from both banks will remain the same unless you have been notified otherwise.                             | <ul style="list-style-type: none"> <li>• Download any data you wish to keep, such as account history and online statements, before Friday, October 23 at 3:00 PM.</li> <li>• See page 6 for more details.</li> </ul>                                                                                                                                             |
| <b>Mobile Banking</b> | Mobile banking will be unavailable during the merger weekend. The Texas National Bank mobile app will be retired and the new Citizens Bank app will need to be downloaded. See QR codes on page 6 to download.  | N/A                                                                                                                                                                    | <ul style="list-style-type: none"> <li>• Beginning Monday, October 26, all customers will use CB Go for mobile banking. Texas National Bank customers can update their existing app, while current Citizens Bank customers will need to delete their current app and download CB Go.</li> <li>• See page 6 for more details.</li> </ul>                          |
| <b>Bill Pay</b>       | <p>Bill Pay will become unavailable starting 3:00 PM on Wednesday, October 21.</p> <p>If a payment is scheduled to process during Bill Pay's downtime, it will automatically process on Monday, October 26.</p> | Most Bill Pay payees, payment information and recurring payments are expected to transfer. We strongly recommend reviewing your Bill Pay information after conversion. | <ul style="list-style-type: none"> <li>• If you have a payment scheduled during downtime, reschedule it to send before Wednesday, October 21 to avoid any potential late fees.</li> <li>• See page 16 for more details.</li> </ul>                                                                                                                               |
| <b>ATMs</b>           | Texas National Bank ATMs will convert to Citizens Bank ATMs.                                                                                                                                                    | ATMs may experience interruptions during the merger weekend. Please plan accordingly for any cash withdrawal needs.                                                    | <ul style="list-style-type: none"> <li>• No action needed.</li> </ul>                                                                                                                                                                                                                                                                                            |

| Product/Service         | What's Changing                                                                                                                                           | What's Staying the Same                                                                                      | Actions You May Need to Take                                                                                                                                                                                                                                      |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Bank Locations</b>   | Texas National Bank locations will begin operating as Citizens Bank locations. ALL locations will be closed during the merger weekend.                    | No locations are permanently closing.<br><br>Branch staff will remain the same.                              | <ul style="list-style-type: none"> <li>• No action needed.</li> <li>• See new branch hours and locations on page 2 and the back of this guide.</li> </ul>                                                                                                         |
| <b>Paper Checks</b>     | Starting Monday, October 26, all new check orders will be updated to reflect the Citizens Bank brand.                                                     | Texas National Bank checks will be honored.<br><br>This will not affect existing Citizens Bank checks.       | <ul style="list-style-type: none"> <li>• Continue using your Texas National Bank checks until your current supply is depleted.</li> <li>• Only use your new Citizens Bank checks starting Monday, October 26.</li> <li>• See page 15 for more details.</li> </ul> |
| <b>Deposit Accounts</b> | Texas National Bank accounts will be converted to an equivalent Citizens Bank account after the merger weekend. Your account number will remain the same. | This will not affect existing Citizens Bank account numbers; however, the name and some features may change. | <ul style="list-style-type: none"> <li>• See pages 7 through 10 for our account conversion charts.</li> </ul>                                                                                                                                                     |

### Routing Number Information:

Beginning October 26, Citizens Bank's primary routing number will be 113115617. Existing Citizens Bank and Texas National Bank routing numbers will continue to work, so no changes are needed to existing checks, direct deposits, automatic payments, or other ACH transactions.

### For Debit Card and ATM Users:

Due to the conversion taking place over the weekend of October 23, 2026, debit card and ATM access may be limited or temporarily unavailable. This applies to current customers of both Texas National Bank and Citizens Bank. Please plan ahead and have an alternative form of payment available.

# Customer Action Checklist



## Before Merger Weekend (All Customers)

- ☐ Download account data from online banking (account history, statements, etc.) **before Friday, October 23.**
- ☐ Check Bill Pay **before Wednesday, October 21**, for any payments that are scheduled to process during the merger weekend. Consider scheduling those payments early if a delay would cause a late fee.
- ☐ Make any necessary payment arrangements, withdraw funds, or conduct any banking business **prior to October 23, 2026, at 3:00 PM.**

## After Merger Weekend

### *Starting Monday, October 26*

- ☐ Texas National Bank customers: Activate your new Citizens Bank Mastercard® debit card.
- ☐ Texas National Bank customers: Update your mobile wallet with your new debit card.
- ☐ Texas National Bank customers: Update your existing mobile banking app to CB Co. Citizens Bank customers: Delete your current mobile banking app and download CB Co.
- ☐ Texas National Bank customers: Start using your new Citizens Bank MasterCard® debit card.

# Accessing Online Banking and Mobile Banking

## Existing Users:

Access to Citizens Bank online banking will be unavailable beginning at approximately 3:00 PM CT on Friday, October 23, 2026. All data, such as account history and eStatements, will need to be downloaded before this date for record retention.

At approximately 7:00 AM CT on Monday, October 26, 2026, customers who are currently enrolled in online banking with Texas National Bank will be able to log in to Citizens Bank's online banking by visiting [www.citizensbanktx.com](http://www.citizensbanktx.com) and clicking "Login" at the top of any page. Your username and password will remain the same unless you have been notified otherwise.

## New Users:

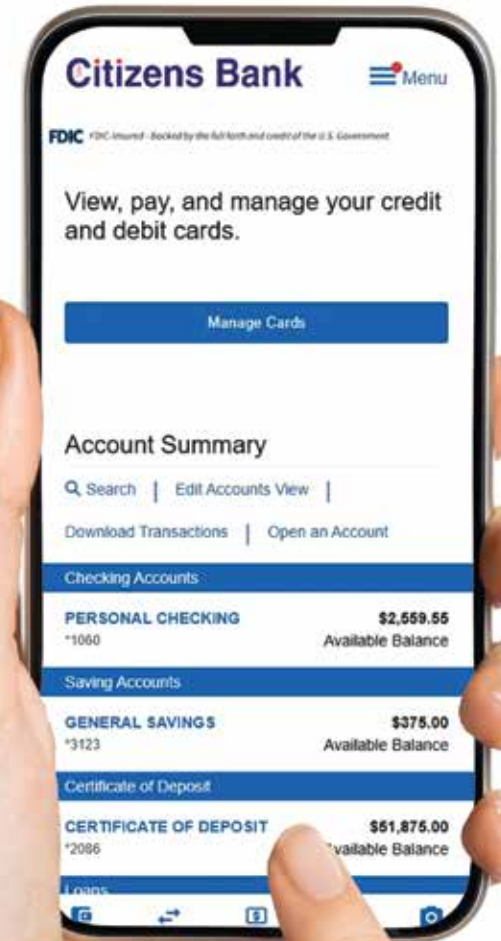
Customers who were not already enrolled in online banking prior to October 23, 2026, can register for Citizens Bank's online banking on or after October 26, 2026.

### **To create a Citizens Bank online banking account:**

1. Open our mobile app or visit [www.citizensbanktx.com](http://www.citizensbanktx.com)
2. Click "Login," and then click "Register"
3. Complete the enrollment form
4. Wait to receive further instructions at the email address associated with your enrollment

### **To download the Citizens Bank mobile banking app:**

1. Scan the QR codes, or go to Apple's App Store (iOS) or Google Play (Android) and search for "CB Go" (Citizens Bank's mobile app).
2. Download the Citizens Bank mobile banking app and log in using your Citizens Bank online banking username and password.



# Consumer Deposit Product Changes

## Current Texas National Bank Customers

| If your current Texas National Bank account is: | Your new Citizens Bank account will be: | Effective October 26, 2026, the following changes will apply:                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Texas Checking                                  | Citizens Checking                       | <ul style="list-style-type: none"> <li>• Name change</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> </ul>                                                                                                                                                                                                                                                                                                                                                          |
| Regular Checking                                | Citizens Checking                       | <ul style="list-style-type: none"> <li>• Name change</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> </ul>                                                                                                                                                                                                                                                                                                                                                          |
| Regency                                         | Citizens Checking                       | <ul style="list-style-type: none"> <li>• Name change</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> <li>• Free checks no longer offered</li> </ul>                                                                                                                                                                                                                                                                                                                 |
| Lufkin Zoo Account                              | Citizens Checking                       | <ul style="list-style-type: none"> <li>• Name change</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> <li>• Free membership to Ellen Trout Zoo no longer offered</li> </ul>                                                                                                                                                                                                                                                                                          |
| NOW                                             | Citizens Plus Checking                  | <ul style="list-style-type: none"> <li>• Name change</li> <li>• The monthly Minimum Balance Fee will be reduced from \$12 to \$7</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be reduced from \$1,500 to \$750</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> <li>• The Excessive Transaction Fee will be reduced from \$15 to \$0</li> <li>• Multiple tier interest structure moving to single tier interest structure</li> </ul> |
| Money Market                                    | Citizens Investment Checking            | <ul style="list-style-type: none"> <li>• Name change</li> <li>• The monthly Minimum Balance Fee will be reduced from \$15 to \$10</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be reduced from \$2,500 to \$1,000</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> <li>• The Excessive Transaction Fee will be reduced from \$15 to \$0</li> <li>• Multiple tier interest structure changing</li> </ul>                              |

## Current Texas National Bank Customers (Continued)

| If your current Texas National Bank account is: | Your new Citizens Bank account will be: | Effective October 26, 2026, the following changes will apply:                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Variable Rate Money Market                      | <b>Citizens Premium Money Market</b>    | <ul style="list-style-type: none"><li>• Name change</li><li>• \$3 Paper Statement Fee (per statement cycle)</li><li>• Rate determination will no longer be based on an index and may change daily.</li></ul>                                                                                                                                                                     |
| Texas Savings                                   | <b>Citizens Savings</b>                 | <ul style="list-style-type: none"><li>• Name change</li><li>• The Minimum Balance Fee will be increasing from \$0 to \$10</li><li>• The minimum balance required to avoid the Minimum Balance Fee will be increasing from \$0 to \$100</li><li>• \$3 Paper Statement Fee (per statement cycle)</li><li>• The Excessive Transaction Fee will be reduced from \$5 to \$0</li></ul> |

Full account disclosures are located on page 22-24.

## Current Citizens Bank Customers

| If your current Citizens Bank account is: | Your new Citizens Bank account will be: | Effective October 26, 2026, the following changes will apply:                             |
|-------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------|
| Citizens Investment Checking              | <b>Citizens Investment Checking</b>     | <ul style="list-style-type: none"><li>• Service Fee renamed Minimum Balance Fee</li></ul> |
| Citizens Plus Checking                    | <b>Citizens Plus Checking</b>           | <ul style="list-style-type: none"><li>• Service Fee renamed Minimum Balance Fee</li></ul> |
| Citizens Savings                          | <b>Citizens Savings</b>                 | <ul style="list-style-type: none"><li>• Service Fee renamed Minimum Balance Fee</li></ul> |

For more information about Citizens Bank deposit accounts, visit [www.citizensbanktx.com](http://www.citizensbanktx.com)

# Business Deposit Product Changes

## Current Texas National Bank Business Customers

| If your current Texas National Bank account is: | Your new Citizens Bank account will be:      | Effective October 26, 2026, the following changes will apply:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Small Business Checking                         | <b>Small Business Checking</b>               | <ul style="list-style-type: none"> <li>• Monthly Minimum Balance Fee will increase from \$0 to \$5</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be increased from \$0 to \$500</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Business Analysis Account or Commercial         | <b>Commercial Business Checking</b>          | <ul style="list-style-type: none"> <li>• Name change</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Commercial Interest Checking                    | <b>Commercial Business Interest Checking</b> | <ul style="list-style-type: none"> <li>• Name change</li> <li>• The monthly Minimum Balance Fee will be reduced from \$12 to \$10</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be reduced from \$1,500 to \$1,000</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> <li>• The Excessive Transaction Fee will be removed</li> <li>• Multiple tier interest structure moving to single tier interest structure</li> <li>• Account is placed on account analysis (fees offset with an earnings credit)</li> <li>• The Monthly Maintenance Fee will be increasing from \$0 to \$12</li> <li>• The Per Debit Item Fee is increasing from \$0.00 to \$0.15</li> <li>• The Per Credit Fee is increasing from \$0.00 to \$0.20</li> <li>• The Per Item Deposited Fee is increasing from \$0.00 to \$0.15</li> <li>• Interest earned charged to the account analysis</li> </ul> |
| Money Market                                    | <b>Business Money Market Savings</b>         | <ul style="list-style-type: none"> <li>• Name change</li> <li>• The monthly Minimum Balance Fee will be reduced from \$15 to \$10</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be reduced from \$2,500 to \$1,000</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Variable Rate Money Market                      | <b>Business Premium Money Market Savings</b> | <ul style="list-style-type: none"> <li>• Name change</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> <li>• Multiple tier interest structure moving to single tier interest structure</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Texas Savings                                   | <b>Business Savings</b>                      | <ul style="list-style-type: none"> <li>• Name change</li> <li>• The monthly Minimum Balance Fee will be increasing from \$0 to \$10</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be increasing from \$0 to \$100</li> <li>• \$3 Paper Statement Fee (per statement cycle)</li> <li>• The Excessive Transaction Fee will be reduced from \$5 to \$0</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

## Current Citizens Bank Business Customers

| If your current Citizens Bank account is: | Your new Citizens Bank account will be:      | Effective October 26, 2026, the following changes will apply:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Small Business Checking                   | <b>Small Business Checking</b>               | <ul style="list-style-type: none"> <li>• Service Fee renamed Minimum Balance Fee</li> <li>• Monthly Minimum Balance Fee will decrease from \$10 to \$5</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be reduced from \$1,000 to \$500</li> <li>• First 100 items free, \$0.25 per item after</li> </ul>                                                                                                                                                                                                                                                                                  |
| Commercial Business Checking              | <b>Commercial Business Checking</b>          | <ul style="list-style-type: none"> <li>• Account analysis adjustments</li> <li>• The Monthly Maintenance Fee will be increasing from \$10 to \$12</li> <li>• The Per Debit Item Fee is increasing from \$0.12 to \$0.15</li> <li>• The Per Item Deposited Fee is increasing from \$0.05 to \$0.15</li> </ul>                                                                                                                                                                                                                                                                                                            |
| Business Checking w/Interest              | <b>Commercial Business Interest Checking</b> | <ul style="list-style-type: none"> <li>• Name change</li> <li>• Service Fee renamed Minimum Balance Fee</li> <li>• The Monthly Minimum Balance Fee will be increased from \$0 to \$10</li> <li>• The minimum balance to avoid the monthly Minimum Balance Fee will be \$1,000</li> <li>• Account analysis adjustments</li> <li>• The Monthly Maintenance Fee will be increasing from \$10 to \$12</li> <li>• The Per Debit Item Fee is increasing from \$0.12 to \$0.15</li> <li>• The Per Item Deposited Fee is increasing from \$0.05 to \$0.15</li> <li>• Interest earned charged to the account analysis</li> </ul> |
| Business Money Market Savings             | <b>Business Money Market Savings</b>         | <ul style="list-style-type: none"> <li>• Service Fee renamed Minimum Balance Fee</li> <li>• The Excessive Transaction Fee will be increased from \$0 to \$10</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Business Savings                          | <b>Business Savings</b>                      | <ul style="list-style-type: none"> <li>• Service Fee renamed Minimum Balance Fee</li> <li>• The Monthly Minimum Balance Fee will be decreasing from \$15 to \$10</li> <li>• The minimum balance to avoid the Monthly Maintenance Fee will be decreasing from \$500 to \$100</li> <li>• The Excessive Transaction Fee will be reduced from \$5 to \$0</li> </ul>                                                                                                                                                                                                                                                         |

# Overdraft Privilege

|                | Overdraft Privilege                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Overdraft Privilege Plus                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HOW IT WORKS   | If you write a check or make recurring payments and sufficient funds are not available in your account, Citizens Bank will generally strive to pay the item(s). Overdraft Privilege can help you avoid costly returned check fees from merchants.                                                                                                                                                                                                                                                                                                                                                                                                                        | For consumer accounts only. Overdraft Privilege Plus is an enhancement to Overdraft Privilege that requires an “opt in” by the account holder. All of the services and limits of Overdraft Privilege apply, plus Citizens Bank generally will strive to authorize and pay everyday debit card transactions and ATM withdrawals if you opt in for Overdraft Privilege Plus.                                                                                                                                                                     |
| WHAT’S COVERED | <ul style="list-style-type: none"> <li>• ACH transactions</li> <li>• Checks</li> <li>• Recurring debit card transactions</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>• Non-recurring debit card transactions</li> <li>• ATM transactions</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                          |
| WHAT IT COSTS  | Citizens Bank’s normal Non-Sufficient Funds (NSF) and/or Overdraft (OD) Fees of \$30 per item, per presentment, will apply depending on whether the item is covered as an overdraft or returned unpaid. Consumer accounts have a limit of five total NSF/OD Fees per business day (\$150 total daily NSF/OD Fees). We will not charge an Overdraft Fee for any items that overdraw an account by an aggregate amount of \$20 or less. We will not charge a Non-Sufficient Funds (NSF) or Overdraft (OD) Fee for a transaction of \$10 or less.                                                                                                                           | Citizens Bank’s normal Non-Sufficient Funds (NSF) and/or Overdraft (OD) Fees of \$30 per item, per presentment, will apply depending on whether the item is covered as an overdraft or returned unpaid. Consumer accounts have a limit of five total NSF/OD Fees per business day (\$150 total daily NSF/OD Fees). We will not charge an Overdraft Fee for any items that overdraw an account by an aggregate amount of \$20 or less. We will not charge a Non-Sufficient Funds (NSF) or Overdraft (OD) Fee for a transaction of \$10 or less. |
| HOW TO GET IT  | <p>To be eligible for Citizens Bank’s Overdraft Privilege, the following conditions must be met:</p> <ol style="list-style-type: none"> <li>1) The eligible account has been open at least 30 days;</li> <li>2) At a minimum, two deposits have been made into the account;</li> <li>3) The account maintains in good standing status (positive balance) and does not become overdrawn within 30 days of the account being open;</li> <li>4) You are not in default on any loan obligation to Citizens Bank;</li> <li>5) You must be at least 18 years of age; and,</li> <li>6) Your account is not the subject of any legal or administrative order or levy.</li> </ol> | This feature is only available on your account if you have Overdraft Privilege and you opt in for Overdraft Privilege Plus. You can opt in or opt out at any time using one of the methods listed on page 20.                                                                                                                                                                                                                                                                                                                                  |
| LIMITS         | New accounts have a limit of ZERO at account opening. After 30 days, provided the account meets the above criteria, the limit will increase to \$600.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | The same Overdraft Privilege limits apply.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

**You can decline the \$600 Overdraft Privilege limit anytime by:**

- 1) visiting any Citizens Bank location, or
- 2) contacting us directly at 903-984-8671

**You can opt-in / opt-out of Overdraft Privilege Plus anytime by:**

- 1) visiting any Citizens Bank location, or
- 2) contacting us directly at 903-984-8671

# Be Mindful of Fraudsters

## Overdraft Privilege Transfer

If you have a Citizens Bank checking, savings, or money market account, we can link your account(s) so that if you should overdraw your checking account and funds are available in your linked account(s), we will automatically transfer funds from one account to the other.

- ACH transactions
- Checks
- Recurring debit card transactions
- 1x Non-recurring debit card transactions
- ATM transactions

The transfer from a linked account(s) is free. However, if funds are not available in the linked account(s) to cover an overdraft, then the transfer will not be completed and Citizens Bank's normal Non-Sufficient Funds (NSF) and/or Overdraft (OD) Fees of \$30 per item, per presentment, will apply depending on whether the item is covered as an overdraft or returned unpaid. Consumer accounts have a limit of five total NSF/OD Fees per business day (\$150 total daily NSF/OD Fees). We will not charge an Overdraft Fee for any items that overdraw an account by an aggregate amount of \$20 or less. We will not charge a Non-Sufficient Funds (NSF) or Overdraft (OD) Fee for a transaction of \$10.00 or less.

On or after Monday, October 26, 2026, call or stop by your local branch to link your accounts.

Limited only by the amount in your linked account.

**Bank mergers and other periods of change can create opportunities for scammers to target individuals and businesses.**



Citizens Bank will never ask you to provide your online banking password, debit card PIN, or one-time security code through an unsolicited email, text message, or pop-up. Never share usernames, passwords, Social Security numbers, birthdates, or banking credentials by email or text.

If you are unsure whether a call, text, or email is legitimate, do not provide any information. Contact the bank directly using a phone number you know is legitimate and ask to speak with a bank representative. Keep in mind that scammers can make a call appear to come from the bank's actual phone number.

# Fee Schedule

**Overdraft Fee** (per item, up to 5/day) \_\_\_\_\_ **\$30.00**

**Non-Sufficient Funds (NSF) Fee** (per item, per presentment, up to 5/day) \_\_\_\_\_ **\$30.00**

**Stop Payment** (per item) \_\_\_\_\_ **\$30.00**

**Paper Statement Fee** \_\_\_\_\_ **\$3.00 (per statement cycle)**

**Account Research** (per hour) \_\_\_\_\_ **\$25.00 (\$25.00 minimum)**

## Check Fees

Temporary Checks - Per Four Checks \_\_\_\_\_ **\$2.00**

Cashier's Check Fee \_\_\_\_\_ **\$5.00**

**Statement Printout Copies** \_\_\_\_\_ **\$5.00**

**Non-Customer Check Cashing** \_\_\_\_\_ **\$3.00**

**Debit Card Replacement Fee** \_\_\_\_\_ **\$10.00**

## Balance Inquiries

Online/Mobile Banking \_\_\_\_\_ **Free**

Citizens Bank ATM \_\_\_\_\_ **Free**

Non-Citizens Bank ATM \_\_\_\_\_ **Free**

Telephone Banking \_\_\_\_\_ **Free**

Telephone/Staff Assisted \_\_\_\_\_ **\$2.00**

## ATM Withdrawals

Citizens Bank ATM \_\_\_\_\_ **Free**

Non-Citizens Bank ATM \_\_\_\_\_ **\$2.00**

## Account Transfers

Online/Mobile Banking (Citizens Accounts) \_\_\_\_\_ **Free**

Online/Mobile Banking (External Accounts) \_\_\_\_\_ **Free**

Citizens Bank ATM \_\_\_\_\_ **Free**

Non-Citizens Bank ATM \_\_\_\_\_ **Free**

Telephone Banking \_\_\_\_\_ **Free**

Telephone/Staff Assisted \_\_\_\_\_ **\$2.00**

**Returned Item Fee** (A fee charged when a check or other item you deposit is returned to us unpaid by the paying bank.) \_\_\_\_\_ **\$5.00 (per item)**

**Inactivity Fee** (Inactivity Fee applied to accounts with no activity after 6 months and with a balance of \$50 or less.) \_\_\_\_\_ **\$10.00 (per statement cycle)**

**Account Closure Fee** (Account closed within 90 days of account opening or bank determined account closure under section 11 of the account terms and conditions.) \_\_\_\_\_ **\$25.00**

## Collection Items

Domestic \_\_\_\_\_ **\$10.00**

International \_\_\_\_\_ **\$50.00**

**Notary Service** (Customer only) \_\_\_\_\_ **Free**

## Night Deposit Lock Bag

Night Deposit Lock Bag \_\_\_\_\_ **\$25.00**

Night Deposit Zipper Bag \_\_\_\_\_ **\$3.00**

**Bill Payment** (Personal) \_\_\_\_\_ **Free**

**Levy/Garnishment** \_\_\_\_\_ **\$100.00**

## Wire Transfer

Domestic Outgoing \_\_\_\_\_ **\$20.00**

Domestic Incoming \_\_\_\_\_ **\$10.00**

International Outgoing \_\_\_\_\_ **\$40.00**

International Incoming \_\_\_\_\_ **\$10.00**

## Safe Deposit Boxes

3 x 5 \_\_\_\_\_ Annual Rent - **\$15.00**

3 x 10 \_\_\_\_\_ Annual Rent - **\$30.00**

5 x 5 \_\_\_\_\_ Annual Rent - **\$25.00**

5 x 10 \_\_\_\_\_ Annual Rent - **\$50.00**

10 x 10 \_\_\_\_\_ Annual Rent - **\$100.00**

4 x 10 (Kountze & Sour Lake locations only) \_\_\_\_\_ **Annual Rent - \$40.00**

12 x 16 (Sour Lake location only) \_\_\_\_\_ **Annual Rent - \$125.00**

4 x 5 (Yorktown location only) \_\_\_\_\_ **Annual Rent - \$20.00**

SDB Lost Key \_\_\_\_\_ **\$10 + Cost**

SDB Drilling \_\_\_\_\_ **\$50 + Cost**

## Money Service Business

**(MSB) Fee** \_\_\_\_\_ **\$500.00 (per statement cycle)**

## Privately Owned Automated Teller Machine

**(PATM) Fee** \_\_\_\_\_ **\$250.00 (per statement cycle)**

## Treasury Management Fee Schedule

Remote Deposit Capture (single-feed monthly) \_\_\_\_\_ **\$20.00**

Remote Deposit Capture (multi-feed monthly) \_\_\_\_\_ **\$40.00**

ACH Debit or Credit Origination Item \_\_\_\_\_ **\$0.10**

ACH Debit or Credit Origination Item (same day) \_\_\_\_\_ **\$1.00**

Online Wire Transfers Domestic \_\_\_\_\_ **\$20.00**

Online Wire Transfers International \_\_\_\_\_ **\$40.00**

Sweep Accounts (monthly) (non-ICS) \_\_\_\_\_ **\$10.00**

Zero Balance Accounts (ZBA) (monthly) \_\_\_\_\_ **\$10.00**

Positive Pay (monthly) \_\_\_\_\_ **\$25.00**

Positive Pay (per item marked return) \_\_\_\_\_ **\$3.00**

# Product & Service Quick Guide

## Debit Cards

Current Texas National Bank customers will receive a new Citizens Bank chip-enabled Mastercard® debit card, which will replace your Texas National Bank Visa® debit card. If you have not used your Texas National Bank card in the past 12 months or it has not been activated, you will not receive a new card. If you would like a Citizens Bank debit card and don't receive one, please visit your local branch for an instant issue card.

Your new card will be mailed **the week of October 11, 2026**, to your address on record. **Please do not destroy your Texas National Bank Visa debit card before Monday, October 26, 2026.**

To complete the process, keep in mind:

- Your new card may not be activated and used **until Monday, October 26, 2026**, by following the instructions on the card.
- Due to the conversion process taking place **over the weekend of October 23, 2026**, use of your debit card or access to ATMs could be limited or periodically interrupted. This applies to current customers of both **Texas National Bank and Citizens Bank.**

Please plan ahead and consider carrying alternative forms of payment.

Note the following information about your new Citizens Bank debit card:

- Daily purchase limit: \$2,500.00
- Daily ATM withdrawal limit: \$500.00
- To activate your new card, call 1-800-472-3272 and select option 1
- Citizens Bank uses a real-time monitoring program to identify potential fraudulent debit card transactions. When suspicious activity around a transaction triggers an alert on your debit card, this program automatically sends you text messages, emails, and/or voice phone calls in an attempt to verify the validity of the transaction. Cardholders have the ability to auto-resolve the fraud alerts by responding to the text, email, or voice message they received.

The Fraud Center uses the contact information we have on record, so if we don't have your up-to-date email address and phone number,

that could negatively impact our ability to verify suspicious activity with you in a timely manner.

**Effective Monday, October 26, 2026**, please call 1-800-472-3272 should you need to report a lost or stolen Citizens Bank debit card.

## Paper Statements

**Starting Monday, October 26, 2026**, a \$3 Paper Statement Fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the Paper Statement Fee by enrolling in eStatements.

**CITIZENS CUSTOMERS ONLY:** All current depositors of Citizens Bank will receive a short-period statement of transactions from Citizens Bank through Friday, October 23, 2026. This statement will not reflect any monthly service charges, but it will reflect interest paid through Friday, October 23, 2026. This statement will be mailed to you as of the close of business on **Friday, October 23, 2026.**

## eStatements

If you are currently enrolled in eStatements through Citizens Bank or Texas National Bank, your enrollment will continue automatically after the conversion.

To enroll in eStatements, you must first be enrolled in Citizens Bank online banking. Once enrolled, you can access your account settings and select the eStatement option.

## Mobile Banking App

Scan the appropriate QR codes on page 6 or search for "CB Go" in your device's app store.

## Zelle®

Zelle® is a fast, safe, and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes. With just an email address or U.S. mobile phone number, you can send or receive money to people you trust, regardless of where they bank.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

# Product & Service Quick Guide (Continued)

## Mobile Deposit

Through the Citizens Bank mobile app, you can deposit checks using your mobile device. Checks must be signed and include "For Mobile Deposit Only at Citizens Bank" in the endorsement.

## Limits and Cutoff Times

### Mobile Deposit Limits

- Per check: \$1,500.00
- Per day: \$2,000.00

### External Transfer Limits

- Standard Delivery:
  - \$5,000.00 per day
  - \$10,000.00 per month
- Next-Day Delivery:
  - \$2,000.00 per day
  - \$5,000.00 per month

### Daily Service Cutoff Times

- Wires
  - Outgoing Wires – 3:00 PM Domestic  
2:00 PM International
  - Incoming Wires – 4:00 PM
- Positive Pay – 10:30 AM
- Remote Deposit Capture – 4:00 PM
- Mobile Deposit – 4:00 PM
- Online Account Transfers – 4:00 PM

## Check Ordering

**Texas National Bank Customers:** You may continue using your Texas National Bank checks. Check orders placed up to Friday, October 23, 2026, will continue to be ordered with the Texas National Bank name and routing transit number. Your checks will be updated at your next check order to reflect Citizens Bank's name and routing transit number.

To order a free book of checks featuring your existing account number and Citizens Bank's new routing number, visit <https://orderpoint.deluxe.com/>. Log in using routing number 113115617 and your existing account number. Select the basic check option and enter promo code **CITIZENSWELCOME** at checkout.

## Safe Deposit Boxes

There will be no changes to your safe deposit box number, rental terms, or keys as a result of the conversion to Citizens Bank.

Beginning October 26, 2026, all future safe deposit box rental payments made by check should be made payable to Citizens Bank rather than Texas National Bank.

## Automatic Transfers

Automatic transfers established on your Citizens Bank checking or savings account will continue to work on your Citizens Bank account. However, transfers debiting an external account are allowed only if they are applied to a Texas National Bank or Citizens Bank loan. All other transfers debiting an external account will be discontinued on Friday, October 23, 2026. If you would like to establish automatic transfers from an account at another financial institution on Monday, October 26, 2026, you will need to establish a transfer at the financial institution where the transfer will be originated.

## Certificates of Deposit and IRAs

Effective Monday, October 26, 2026, your Texas National Bank Certificates of Deposit (CD) and/or Individual Retirement Account (IRA) will automatically transfer to Citizens Bank. Your current interest rate will continue until maturity, and will automatically renew at maturity at that date's current rate for the same time period.

- If interest is currently posted to your CD and/or IRA, this will continue.
- If interest currently transfers to a Texas National Bank deposit account, this will continue to your Citizens Bank account.
- If interest is currently mailed to you by check, this will continue through maturity of your current instrument.

Citizens Bank will become the new custodian of all IRA plans as of the close of business on Friday, October 23, 2026. These plans include Traditional, Roth, and SEP IRAs. Approximately 20 days prior to maturity, you will receive a renewal notice informing you of changes that will occur at renewal.

# Bill Pay

Bill Pay, available within online banking, allows you to pay bills by debiting your checking account. You can schedule one-time and recurring payments. When paying a bill online, please note that funds will not be withdrawn from your account until the payment is processed.

Texas National Bank and Citizens Bank Bill Pay will **shut down at 3:00 PM CT on Wednesday, October 21, 2026**. All payee information, payment information, and history will be retained within the Bill Pay portal. Access to Citizens Bank Bill Pay will be available at approximately 7:00 AM CT on Monday, October 26, 2026, via the Citizens Bank mobile app or by visiting [www.citizensbanktx.com](http://www.citizensbanktx.com).

After Monday, October 26, 2026, please verify that all automatic transactions that you are expecting have processed to your account. Please review your Bill Pay history within online banking to make sure your scheduled payments were processed.

## Bill Pay Payees

If already set up in Bill Pay, all of your established payees should automatically transfer to Citizens Bank Online Bill Pay. You will need to manually add any payees that do not automatically transfer to your new online banking profile. We strongly suggest that you download/print your Bill Pay history, payees, and recurring payments from your Texas National Bank and Citizens Bank online banking system **before 3:00 PM CT, Wednesday, October 21, 2026**.

## Bill Pay Payments

Most established recurring payments will automatically transfer to Citizens Bank. You will need to manually add any scheduled or recurring payments that do not automatically transfer to your new online banking profile. Again, we strongly suggest that you download/print your Bill Pay history, payees, and recurring payments from your Texas National Bank and Citizens Bank online banking system **before 3:00 PM CT, Wednesday, October 21, 2026**.



## Setting Up Bill Pay

**On and after Monday, October 26, 2026**, customers who were enrolled in Bill Pay through Texas National Bank online banking will need to log in to Citizens Bank online banking and click on "Bill Pay."

Customers who were not online banking customers with Texas National Bank can opt to sign up for Bill Pay when registering for online banking, or they may apply at any time by logging in to online banking and clicking "Bill Pay."

# Loan Accounts

## Loan Payments

Internal transfer payments will continue normally after the merger.

Your loan terms will not change as a result of this merger. Your interest rate, payment amount, and due date will remain the same. There are no changes to your loan terms or fees. All Texas National Bank and Citizens Bank loan account numbers will remain the same. Payments can continue to be made in person at your local branch location. Beginning Monday, October 26, 2026, your check payments should be made payable to Citizens Bank. If you prefer to mail your loan payments, use the following address for payments **beginning Monday, October 26, 2026**:

Citizens Bank, P.O. Box 1700, Kilgore, TX 75663.

If your loan payment is set up to be automatically transferred from your Texas National Bank or Citizens Bank account, this service will continue without interruption.

## Loan Account Numbers and Payments

Loan numbers will not change. Payments can be received at any branch. All existing payment methods will still be available.

## Credit Bureau Information (Credit Bureau)

You must provide all qualified written requests, notifications of error, or requests for general information regarding your consumer loan in writing to:

Citizens Bank  
Attn: Loan Servicing  
1518 E Grande Blvd  
Tyler TX 75703.

**OR**

Citizens Bank  
Attn: Loan Servicing  
P.O. Box 1700  
Kilgore, TX 75663

To dispute a transaction appearing on your loan statement, please provide a written description of the error and the basis for your belief that an error has occurred. Please note that we must receive your notification no later than 60 days from the date of the statement on which the error or problem first appeared.

## Mortgage Servicing Transfer Notice

Texas National Bank Customers:

- This requires no action on your part; however, keep a copy of this notice with your other loan documents.
- The transfer of ownership of your loan to Citizens Bank does not change any term, payment amount, or condition of your mortgage, deed of trust, or note.
- You should continue sending your monthly payments to any Citizens Bank location.
- Transition of the loan servicing from Texas National Bank to Citizens Bank is scheduled for October 26, 2026. This means that after this date, Citizens Bank will be collecting your mortgage loan payments.
- Beginning Monday, October 26, 2026, your check payments should be made payable to Citizens Bank. Payments can continue to be made in person at any location.

If you have any questions for either your present servicer, Texas National Bank of Jacksonville, or your new servicer, Citizens Bank, about your mortgage loan or this transfer, please contact them using the information below:

| Current Servicer:                        | New Servicer:                        |
|------------------------------------------|--------------------------------------|
| Texas National Bank of Jacksonville      | Citizens Bank                        |
| Loan Payment Processing                  | Loan Payment Processing              |
| 903-586-0931                             | 903-984-8671                         |
| 300 Neches St. Jacksonville, Texas 75766 | 301 E. Main St. Kilgore, Texas 75662 |

Privacy Notice

| FACTS | WHAT DOES CITIZENS BANK DO WITH YOUR PERSONAL INFORMATION?                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Why?  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.                                                                                                                                                                                    |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>· Social Security number</li><li>· Checking account information</li><li>· Overdraft history</li><li>· Payment history</li><li>· Account balances</li><li>· Wire transfer instructions</li></ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizens Bank chooses to share; and whether you can limit this sharing.                                                                                                                                                                                            |

| Reasons we can share your personal information                                                                                                                                            | Does Citizens Bank share?                                                                                                                                                     | Can you limit this sharing? |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                                                                                                                                                           | No                          |
| <b>For our marketing purposes</b> – to offer our products and services to you                                                                                                             | Yes                                                                                                                                                                           | No                          |
| <b>For joint marketing with other financial companies</b>                                                                                                                                 | Yes                                                                                                                                                                           | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences                                                                               | No                                                                                                                                                                            | We don't share              |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness                                                                                           | No                                                                                                                                                                            | We don't share              |
| <b>For our affiliates to market to you</b>                                                                                                                                                | No                                                                                                                                                                            | We don't share              |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                 | No                                                                                                                                                                            | We don't share              |
| Questions?                                                                                                                                                                                | Call (903) 984-8671, go to <a href="http://www.citizensbanktx.com">www.citizensbanktx.com</a> , or email <a href="mailto:info@citizensbanktx.com">info@citizensbanktx.com</a> |                             |

| What We Do                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>How does Citizens Bank protect my personal information?</b> | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic, and procedural safeguards to protect this information, and we limit access to information to those employees for whom access is appropriate.</p>                                                         |
| <b>How does Citizens Bank collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>· Open an account</li><li>· Give us your contact information</li><li>· Make deposits or withdrawals from your account</li><li>· Make a wire transfer</li><li>· Apply for a loan</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>                                                  |
| <b>Why can't I limit all sharing?</b>                          | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li>· sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>· affiliates from using your information to market to you</li><li>· sharing for nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |

| Definitions            |                                                                                                                                                                                                                                               |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>· Citizens Bank does not share with our affiliates.</li></ul>                                |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>· Citizens Bank does not share with nonaffiliates so they can market to you.</li></ul>   |
| <b>Joint Marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>· Our joint marketing partners include credit card companies.</li></ul> |

| Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>For Texas Customers.</b> The Citizens Bank is chartered, licensed, or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the Citizens Bank should contact the Texas Department of Banking through one of the means indicated here. In Person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No.: (877) 276-5554; Fax No.: (512) 475-1313; Email: <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>; Website: <a href="http://www.dob.texas.gov">www.dob.texas.gov</a>.</p> |

Funds Availability Disclosure

Your Ability to Withdraw Funds

This disclosure contains important information about your ability to withdraw deposited funds.

This policy statement applies to "transaction accounts," but not to savings deposits. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Savings accounts and money market deposit accounts are examples of savings deposits. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash, and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply.

Case-by-Case Delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$6,725 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communications equipment.

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. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash and wire transfers will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Deposits at Other Locations. This availability policy only applies to funds deposited at a Citizens Bank location. Please inquire for information about the availability of funds deposited at other locations.

Overdraft Privilege Account Disclosure

As a courtesy to eligible checking account customers, Citizens Bank may offer an Overdraft Privilege (ODP) feature on select checking account products. This discretionary service may help you avoid the inconvenience and fees associated with returned items. This is not a loan or line of credit.

Citizens Bank is not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning any non-sufficient funds (NSF) items that you may have, we will consider, without obligation on our part, approving your reasonable overdrafts as a purely discretionary overdraft "service" or "courtesy."

This discretionary service will generally be limited to a \$600 overdraft balance for personal checking accounts. Any and all fees and charges, including without limitation our non-sufficient funds/overdraft fees, will be included in this limit and will apply to any transaction that may overdraw your account.

To be eligible for Citizens Bank's Overdraft Privilege Service, the following conditions must be met:

- The eligible account has been open at least 30 days;
- At a minimum, two deposits have been made into the account;
- The account maintains in-good-standing status (positive balance) and does not become overdrawn within 30 days of the account being open;
- You are not in default on any loan obligation to Citizens Bank;
- You must be at least 18 years of age; and
- Your account is not the subject of any legal or administrative order or levy.

We may refuse to pay an insufficient item for you at any time, even if your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner, and agent if applicable, presenting the item creating the overdraft shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s).

**ATM TRANSACTIONS AND EVERYDAY DEBIT CARD TRANSACTIONS**

We DO NOT authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to. If you want Overdraft Privilege to cover these types of transactions, you must Opt-In. You must sign the consent

form and check the appropriate option on the "What You Need to Know About Overdrafts and Overdraft Fees" disclosure.

**REPAYMENT REQUIREMENTS AND REVOCATION OF OVERDRAFT PRIVILEGE**

ODP is not a loan or a line of credit and must be repaid promptly. The following schedule applies:

| TIME FRAME               | CONSEQUENCE                          |
|--------------------------|--------------------------------------|
| Overdrawn beyond 30 days | ODP temporarily suspended and frozen |
| Overdrawn beyond 45 days | ODP permanently revoked              |

Should the account remain overdrawn beyond 30 days of the initial transaction posting, Overdraft Privilege will be revoked temporarily and the service frozen.

IMPORTANT REPAYMENT DETAILS:

- All overdraft balances are due and payable within 30 days of the initial transaction posting date. For example, if you overdraft \$100 on the 1st and \$200 on the 20th, the full \$300 is due on or before the 30th.
- The account must reflect a positive balance for a minimum of one business day to allow deposited funds to clear and reset the 30-day repayment cycle.
- If day 30 falls on a weekend or holiday, the account must show a positive balance as of the prior business day to be eligible for reinstatement.

Failure to restore a positive balance may result in the overdrawn amount being charged off as a loss, the checking account being closed, and your information being reported to credit bureaus.

TERMINATION OF OVERDRAFT PRIVILEGE

The circumstances described above are not the only grounds for termination. Citizens Bank reserves the right to revoke ODP permanently or temporarily and at any time deny the payment of any transactions without prior notification.

ALWAYS A DISCRETIONARY SERVICE

Our Overdraft Privilege Service does not constitute an actual or implied agreement between you and Citizens Bank. This service represents a purely discretionary service or courtesy that we may provide to you from time to time and which may be withdrawn or withheld by us at any time, without prior notice, reason, or cause.

TIPS TO CONTROL COSTS FOR THE ODP

A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts; good account management is the best way to avoid overdrafts. Electronic banking services at citizensbanktx.com and using our apps on your mobile device can help you keep track of your available balance; or, request a lower ODP limit (e.g., a maximum negative available balance limit for overdrafts of \$200, rather than the standard \$600 limit described earlier).

IF YOU NEED ASSISTANCE

Overdrafts should never be used to finance ordinary or routine expenses, and you should not rely on overdrafts to cover these expenses. If at any time you feel you need assistance with your financial obligations, please contact your local branch.

CLIENT OPT-OUT

You may choose at any time not to participate in the Bank's Overdraft Privilege Service by notifying one of our Customer Service Representatives.

DECLINING OVERDRAFT PRIVILEGE

If you wish to decline this Overdraft Privilege offer, you may do so by calling **903-984-8671**, emailing us at **info@citizensbanktx.com**, or visiting a branch.



## Consent Form for Overdraft Services

OPTIONAL FORM — Complete and return this page only if you wish to change your overdraft election.

### What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer overdraft protection plans, such as a link to another account you have with us, which may be less expensive than our standard practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks, in-person withdrawals, ACH transactions, pre-authorized automatic transfers
- Automatic bill payments, internet banking transfers, telephone banking transactions
- Recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions • Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay for any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if Citizens Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you an Overdraft Fee of up to \$30 each time we pay an overdraft.

- There is a business day combined maximum of five (5) per-item Overdraft Fees that we can assess your account.
- The Bank does not charge an Overdraft Fee for transactions that overdraw an account by an aggregate amount of \$20 or less.
- The Bank does not charge an Overdraft Fee for a transaction of \$10 or less.

### What if I want Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **903-984-8671**, email us at **info@citizensbanktx.com**, visit **citizensbanktx.com**, or complete the form below and present this page at a branch or mail it to: **Citizens Bank, PO Box 1700, Kilgore, TX 75663**.

\_\_\_\_ **I do not** want Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_ I want Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.



# Truth-In-Savings Disclosures

## Citizens Checking

**Minimum Balance to Open.** The minimum balance required to open this account is \$100.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

- **Paper Statement Fee:** A \$3 Paper Statement Fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the Paper Statement Fee by enrolling in eStatements.
- **Inactivity Fee:** An Inactivity Fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity Fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Citizens Plus Checking

**Rate Information.** At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.10% with an annual percentage yield of 0.10%. The interest rate and annual percentage yield may change at any time. Rates and Annual Percentage Yield (APY) effective as of 9/1/2026.

**Crediting Frequency.** The interest will be credited to this account monthly.

**Compounding Frequency.** The interest will be compounded monthly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$500.

**Minimum Balance to Obtain the Disclosed Annual Percentage Yield.** You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$750 on any day in the statement cycle, your account will be subject to a Minimum Balance Fee of \$7 for that statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

- **Paper Statement Fee:** A \$3 Paper Statement Fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the Paper Statement Fee by enrolling in eStatements.
- **Inactivity Fee:** An Inactivity Fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity Fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Citizens Investment Checking

**Rate Information.** At our discretion, we may change the interest rates for this account. The initial rates for your account are:

- If your daily balance is less than or equal to \$250,000, the interest rate

paid on the entire balance in your account will be 0.25% with an annual percentage yield of 0.25%.

- If your daily balance is \$250,000.01 or more, but less than or equal to \$500,000, the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.
- If your daily balance is \$500,000.01 or more, but less than or equal to \$1,000,000, the interest rate paid on the entire balance in your account will be 1.00% with an annual percentage yield of 1.00%.
- If your daily balance is \$1,000,000.01 or more, but less than or equal to \$2,000,000, the interest rate paid on the entire balance in your account will be 1.25% with an annual percentage yield of 1.26%.
- If your daily balance is \$2,000,000 or more, but less than or equal to \$3,000,000, the interest rate paid on the entire balance in your account will be 1.50% with an annual percentage yield of 1.51%.
- If your daily balance is \$3,000,000.01 or more, the interest rate paid on the entire balance in your account will be 3.00% with an annual percentage yield of 3.04%.

The interest rates and annual percentage yields may change at any time. Rates and Annual Percentage Yield (APY) effective as of 9/1/2026.

**Crediting Frequency.** The interest will be credited into this account monthly.

**Compounding Frequency.** The interest will be compounded monthly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$1,000.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$1,000 on any day in the statement cycle, your account will be subject to a Minimum Balance Fee of \$10 for that statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

- **Paper Statement Fee:** A \$3 Paper Statement Fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the Paper Statement Fee by enrolling in eStatements.
- **Inactivity Fee:** An Inactivity Fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity Fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Citizens Savings

**Rate Information.** At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.10% with an annual percentage yield of 0.10%. The interest rate and annual percentage yield may change at any time. Rates and Annual Percentage Yield (APY) effective as of 9/1/2026.

**Crediting Frequency.** The interest will be credited into this account quarterly.

**Compounding Frequency.** The interest will be compounded quarterly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$100.

**Minimum Balance to Obtain the Disclosed Annual Percentage Yield.** You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$100 on any day in the statement cycle, your account will be subject to a Minimum Balance Fee of \$10 for that statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

- **Paper Statement Fee:** A \$3 Paper Statement Fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the Paper Statement Fee by enrolling in eStatements.
- **Inactivity Fee:** An Inactivity Fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity Fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Citizens Premium Money Market Account

**Rate Information.** At our discretion, we may change the interest rates for this account. The initial rates for your account are:

- If your daily balance is \$10,000 or more, but less than or equal to \$99,999, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%.
- If your daily balance is \$99,999 or more, but less than or equal to \$249,999, the interest rate paid on the entire balance in your account will be 2.42% with an annual percentage yield of 2.45%.
- If your daily balance is \$249,999.01 or more, but less than or equal to \$499,999, the interest rate paid on the entire balance in your account will be 2.72% with an annual percentage yield of 2.75%.
- If your daily balance is \$499,999.01 or more, the interest rate paid on the entire balance in your account will be 3.27% with an annual percentage yield of 3.32%.

The interest rates and annual percentage yields may change at any time. Rates and Annual Percentage Yield (APY) effective as of 9/1/2026.

**Crediting Frequency.** The interest will be credited into this account monthly.

**Compounding Frequency.** The interest will be compounded monthly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

# Disclosures

**Minimum Balance to Open.** The minimum balance required to open this account is \$10,000.

**Minimum Balance to Obtain the Disclosed Annual Percentage Yield.** You must maintain a minimum daily balance of \$10,000 in your account each day to obtain the disclosed annual percentage yield.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$10,000 on any day in the monthly statement cycle, your account will be subject to a Minimum Balance Fee of \$15 for that monthly statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

- **Excessive Item Fee:** An Excessive Item Fee of \$15 will be charged for each item in excess of six (6) in each monthly statement cycle. Items include any withdrawal, POS transaction, ATM transaction, transfer, check, draft, or other means of debit to the account.
- **Paper Statement Fee:** A \$3 Paper Statement Fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the Paper Statement Fee by enrolling in eStatements.
- **Inactivity Fee:** An Inactivity Fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity Fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Business Money Market Savings

**Rate Information.** At our discretion, we may change the interest rates for this account.

The initial rates for your account are:

- If your daily balance is less than or equal to \$250,000.00, the interest rate paid on the entire balance in your account will be 0.250%.
- If daily balance is \$250,000.01 or more, but less than or equal to \$500,000.00, the interest rate paid on the entire balance in your account will be 0.500%.
- If daily balance is \$500,000.01 or more, but less than or equal to \$1,000,000.00, the interest rate paid on the entire balance in your account will be 1.000%.
- If daily balance is \$1,000,000.01 or more, but less than or equal to \$2,000,000.00, the interest rate paid on the entire balance in your account will be 1.250%.
- If daily balance is \$2,000,000.01 or more, but less than or equal to \$3,000,000.00, the interest rate paid on the entire balance in your account will be 1.500%.
- If your daily balance is \$3,000,000.01 or more, the interest rate paid on the entire balance in your account will be 3.00%.

The interest rates may change at any time. Rates and Annual Percentage Yield (APY) effective as of 9/1/2026.

**Crediting Frequency.** The interest will be credited into this account monthly.

**Compounding Frequency.** The interest will be compounded monthly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$1,000.00.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to a Minimum Balance Fee of \$10.00 for that statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

**Paper Statement Fee:** A \$3 paper statement fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the paper statement fee by enrolling in eStatements.

**Inactivity Fee:** An inactivity fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

**Excessive Item Fee:** An excessive item fee of \$10 will be charged for each item in excess of six (6) in each monthly statement cycle. Items include any withdrawal, POS transaction, ATM transaction, transfer, check, draft, or other means of debit to the account.

## Business Premium Money Market Account

**Rate Information.** At our discretion, we may change the interest rates for this account.

The initial rates for your account are:

- If your daily balance is \$10,000.00 or more, but less than or equal to \$99,999.00, the interest rate paid on the entire balance in your account will be 0.15%.
- If daily balance is \$99,999.01 or more, but less than or equal to \$249,999.00, the interest rate paid on the entire balance in your account will be 2.42%.
- If daily balance is \$249,999.01 or more, but less than or equal to \$499,999.00, the interest rate paid on the entire balance in your account will be 2.72%.
- If your daily balance is \$499,999.01 or more, the interest rate paid on the entire balance in your account will be 3.27%.

The interest rates may change at any time. Rates and Annual Percentage Yield (APY) effective as of 9/1/2026.

**Crediting Frequency.** The interest will be credited into this account monthly.

**Compounding Frequency.** The interest will be compounded monthly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$10,000.00.

**Minimum Balance to Earn Interest.** You must maintain a minimum daily balance of \$10,000.00 in your account each day to earn the disclosed interest rate.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$10,000.00 on any day in the monthly statement cycle, your account will be subject to a Minimum Balance Fee of \$15.00 for that monthly statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

**Excessive Item Fee:** An excessive item fee of \$15 will be charged for each item in excess of six (6) in each monthly statement cycle. Items include any withdrawal, POS transaction, ATM transaction, transfer, check, draft, or other means of debit to the account.

**Paper Statement Fee:** A \$3 paper statement fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the paper statement fee by enrolling in eStatements.

**Inactivity Fee:** An inactivity fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Citizens Business Savings

**Rate Information.** At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.10%. The interest rate may change at any time. Rates and Annual Percentage Yield (APY) effective as of 9/1/2026.

**Crediting Frequency.** The interest will be credited into this account quarterly.

**Compounding Frequency.** The interest will be compounded quarterly.

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$200.00.

**Minimum Balance to Earn Interest.** You must maintain a minimum daily balance of \$0.01 in your account each day to earn the disclosed interest rate.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$100.00 on any day in the statement cycle, your account will be subject to a Minimum Balance Fee of \$10.00 statement cycle for that statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

**Paper Statement Fee:** A \$3 paper statement fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the paper statement fee by enrolling in eStatements.

**Inactivity Fee:** An inactivity fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Commercial Business Checking

**Earnings Credit:** The account features an earnings credit which is applied to reduce or eliminate basic activity charges or any interest earned on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but will not be paid, carry forward, or otherwise receive credit for any excessive earnings credit. The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance less 10% reserve requirement in the account for the period. At any time and at our discretion, the periodic earnings credit rate may change. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing it by the number of days in the period.

**Minimum Balance to Open.** The minimum balance required to open this account is \$500.00.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

- Basic Activity Charge** – Account Maintenance: \$12.00 (per month)
- Basic Activity Charge** – Item Deposited: \$0.15 (per item)
- Basic Activity Charge** – Credit Item (Deposit): \$0.20 (per item)
- Basic Activity Charge** – Debit Item (Check): \$0.15 (per item)

**Paper Statement Fee:** A \$3 paper statement fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the paper statement fee by enrolling in eStatements.

**Inactivity Fee:** An inactivity fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Commercial Business Interest Checking

**Rate Information.** At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.10%. The interest rate may change at any time.

**Additional Rate Information. Earnings Credit:** Rates and Annual Percentage Yield (APY) effective as of 9/1/2026. The account features an earnings credit which is applied to reduce or eliminate basic activity charges or any interest earned on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but will not be paid, carry forward, or otherwise receive credit for any excessive earnings credit. The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance less 10% reserve requirement in the account for the period. At any time and at our discretion, the periodic earnings credit rate may change. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing it by the number of days in the period.

**Crediting Frequency.** The interest will be credited into this account monthly.

**Compounding Frequency.** The interest will be compounded monthly.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.**

**Minimum Balance to Open.** The minimum balance required to open this account is \$500.00.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to a Minimum Balance Fee of \$10.00 for that statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

- Basic Activity Charge** – Account Maintenance: \$12.00 (per month)
- Basic Activity Charge** – Item Deposited: \$0.15 (per item)
- Basic Activity Charge** – Credit Item (Deposit): \$0.20 (per item)
- Basic Activity Charge** – Debit Item (Check): \$0.15 (per item)

**Paper Statement Fee:** A \$3 paper statement fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the paper statement fee by enrolling in eStatements.

**Inactivity Fee:** An inactivity fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

**Basic Activity Charge** – Interest Earned: Interest earned for the month will be assessed as a fee along with the other basic activity charges.

## Small Business Checking

**Minimum Balance to Open.** The minimum balance required to open this account is \$100.00.

**Minimum Balance to Avoid a Fee.** If your balance falls below \$500.00 on any day in the statement cycle, your account will be subject to a Minimum Balance Fee of \$5.00 for that statement cycle.

**Deposit Limitations.** We do not limit the number of deposit(s) into your account.

**Fees and Charges.** The following fees and charges apply to this account:

**Excessive Item Fee:** \$0.25 for each item in excess of one hundred (100) in each monthly statement cycle.

**Paper Statement Fee:** A \$3 paper statement fee will be imposed every statement cycle in which you receive a paper statement. You may avoid the paper statement fee by enrolling in eStatements.

**Inactivity Fee:** An inactivity fee of \$10 per statement cycle will be imposed if there is no customer-initiated activity on the account for 6 months. Customer-initiated activity includes deposits and withdrawals but does not include the payment of interest or the assessment of fees and charges by the bank. Inactivity fees only apply to accounts when the daily balance falls below \$50 any day of the statement cycle and ceases upon one year of inactivity.

## Substitute Checks and Your Rights

So you will recognize substitute checks when you receive them, we have included a copy of the front side of a substitute check along with an explanation

of the substitute check's components.

**What is a substitute check?** To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

**What are my rights regarding substitute checks?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**How do I make a claim for a refund?** If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

301 E. Main St.  
Kilgore, TX 75662  
Phone: (903) 984-8671  
Email: info@citizensbanktx.com

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check:
  - Check Number
  - Check Amount
  - Check Payee Name

# Disclosures

## SUBSTITUTE CHECK IMAGE

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.



1. An image of the original check appears in the upper right-hand corner of the substitute check.
2. A substitute check is the same size as a standard business check.
3. The information in asterisks relates to the "reconverting bank" – the financial institution that created the substitute check.
4. The information in brackets (appears sideways facing check image) relates to the "truncating bank" – the financial institution that took the original check out of the check processing system.
5. The legal Legend states: This is a legal copy of your check. You may use it the same way you would use the original check.
6. The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the "4" at the beginning of the substitute check number, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for a substitute check number to begin with a "5" if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

## Electronic Funds Transfers

Your Rights and Responsibilities. Indicated below are types of electronic funds transfers we are capable of handling, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Funds Transfers Initiated by Third Parties.** You may authorize a third party to initiate electronic funds transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic funds transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples of these transfers include, but are not limited to:

### • **Preauthorized Credits.**

You may make arrangements for certain direct deposits to be accepted into your checking account and deposit accounts.

### • **Preauthorized Payments.**

You may make arrangements to pay certain recurring bills from your checking or savings accounts.

### • **Electronic Check Conversion.**

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

### • **Electronic Returned Check Charge.**

You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please refer to the Limits and Fees section of this disclosure for information about fees and/or limitations that may apply to these transfers.

**TeleBanc Transactions.** You may access your account by telephone using your PIN to:

- transfer funds from deposit accounts to deposit accounts
- get balance information about deposit accounts
- get deposit history about deposit accounts

**Debit Card ATM Transactions.** You may access your account(s) by ATM using your debit card and your PIN to:

- withdraw cash from deposit accounts
- transfer funds from deposit accounts to deposit accounts
- get balance information about deposit accounts

Some of these services may not be available at all terminals.

The following fee may apply:

- **ATM Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).

**Termination of ATM, POS, and Audio Response Services.** You agree that we may terminate this Agreement and your use of the ATM card, POS, or Audio Response services if: you or any authorized user of your ATM PIN, POS card or PIN, or Audio Response PIN breach this or any other agreement with us; we have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN, or Audio Response PIN; we notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

**Other Provisions.** There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

**Debit Card Point-of-Sale Transactions.** You may access your checking account(s) by debit card to conduct transactions that participating merchants will accept. For example, you may:

- purchase goods (in person, online, or by phone)
- pay for services (in person, online, or by phone)
- get cash from a participating merchant or financial institution

You may also access your checking account(s) by entering your card information into one or more mobile digital wallet applications we support\* through an eligible web-enabled cell phone (or other device) to conduct transactions that participating merchants will accept.

\*The application(s) we support are: Apple Pay®, Samsung® Pay, Google Pay™

- See your agreement with the application provider for any additional transfer limitations the digital wallet provider may have.

The following fee and limitations may apply:

- You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- You may purchase up to a maximum of \$2,500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- There is a Replacement Card Fee of \$10.00 per card.

**Foreign Currency Conversion and Cross-Border Transactions.** If you initiate a transaction with your debit card in a currency other than U.S. Dollars, Mastercard® will convert the charge into a U.S. Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. The fee we charge you for cross-border transactions/currency conversion is disclosed separately. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

**Online Banking.** You may access your accounts online at citizensbanktx.com using your computer or similar, compatible device having online access to:

- transfer funds from checking or savings to checking or savings
- make payments from checking or savings to loan accounts
- get balance information about deposit and loan accounts
- get transaction history about deposit and loan accounts

**CB Go Business.** You may access your accounts for mobile banking services using your smartphone or similar device (a mobile phone or similar device having computing features such as third-party application capability, internet access, and other features as described in our technical specifications, provided separately), our mobile banking application (provided separately), and your username and password.

You may use this service to:

- get balance information about checking or savings accounts
- get withdrawal history about checking or savings accounts
- get deposit history about checking or savings accounts
- get transaction history about checking or savings accounts

**Zelle® Transfers.** You may use Zelle® to access your account(s) by logging in to online banking or on your phone through the mobile banking application to send money to other trusted parties.

- You may only make payments within the U.S.

**Limits and Fees.** Please refer to our separate fee disclosure for additional information about fees and limitations that may apply to these electronic funds transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).

**Security Limitations.** For security reasons, there are other limits on the number of transfers you can make using our terminals, point-of-sale transfer, and computer transaction services.

#### **Documentation.**

**Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using one of our ATMs or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

**Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (903) 586-0931 to find out whether or not the deposit has been made.

**Periodic Statements.** You will get a monthly account statement from us for your checking account(s). You will get a quarterly account statement from us for your savings account(s) if the only possible electronic transfers to or from the account are preauthorized credits.

#### **Preauthorized Payments.**

##### ***Right to Stop Payment and Procedure for Doing So.***

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

##### ***Notice of Varying Amounts.***

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.)

##### ***Liability for Failure to Stop Payment of Preauthorized Transfer.***

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### **Financial Institution's Liability.**

##### ***Liability for Failure to Make Transfers.***

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

**Confidentiality.** We will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us written permission; or
5. to complete transfers as necessary; to verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or to comply with government agency or court orders.

#### **Unauthorized Transfers.**

##### ***(a) Consumer Liability***

Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

##### ***Additional Limits on Liability for Mastercard Debit Card.***

You will not be liable for any unauthorized transactions using your Mastercard debit card if:

1. you can demonstrate that you have exercised reasonable care in safe-guarding your card from the risk of loss or theft, and
2. upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

In the event these additional limits do not apply (e.g., if you failed to exercise reasonable care or failed to promptly notify us), the liability limits of Regulation E (described above) apply.

(Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.)

##### ***(b) Contact in Event of Unauthorized Transfer***

If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

**Error Resolution Notice.** In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this disclosure as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**If you have inquiries regarding your account or need more information, please contact us at:**

Citizens Bank  
301 E. Main St.  
Kilgore, TX 75662  
BUSINESS DAYS: Monday through Friday (Holidays are not included.)  
PHONE: (903) 984-8671  
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

#### **Notice of Basic Safety Precautions for ATMs, Cards and Night Deposit Facilities.**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility or using your card to make purchases on the internet. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.
3. Don't lend your card to anyone.
4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.
5. Protect the secrecy of your Personal Identification Number (PIN). Protect your card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your card or PIN over the telephone or internet. If your card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you - and never provide the merchant with the PIN for your card.
6. Protect against ATM and internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the internet, end the transaction by logging out of the website instead of just closing the web browser.

7. Inspect an ATM before you use it. Look for possible tampering or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.
9. If you lose your card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic funds transfers for additional information about what to do if your card is lost or stolen.
10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
12. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away, and leave. You might consider using another ATM or coming back later.
13. Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or another secure area.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or if there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

## Terms & Conditions of Your Account

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### 1. Important Information About Procedures for Opening a New Account.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

**2. Agreement.** This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Texas, and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing rules (except to the extent that this agreement can and does legally vary such rules or laws). The body of state and federal law that governs our relationship with you is too large and complex to be reproduced here. The purpose of this agreement is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement, the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over

the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership, or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

"Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

**3. Liability.** You agree for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**4. Deposits.** We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized, or missing indorsement; claim of alteration; encoding error; counterfeit cashier's check; or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. Dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

**5. Withdrawals.** Important terms for accounts where more than one person

can withdraw. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated Checks** – A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount, and payee of the item.

**Checks and Withdrawal Rules** – If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy or which is for an amount greater or less than any withdrawal limitations.

We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash Withdrawals** – We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier’s check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple Signatures, Electronic Check Conversion, and Similar Transactions** – An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic funds transfer as defined in the Electronic Funds Transfers regulation. In these types of transactions, the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

**Notice of Withdrawal** – We reserve the right to require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

## 6. Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees.

**Generally** – The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected, and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our overdraft protection plan and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

**Determining Your Available Balance** – We use the “available balance” method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s “actual” balance. This means an overdraft or an NSF transaction could occur regardless of your account’s actual balance.

Your account’s actual balance only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance.

For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A Temporary Debit Authorization Hold Affects Your Account Balance.”

**Overdrafts** – You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you CANNOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as “everyday”) debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of Social Security or other government benefits, to cover such overdrafts and overdraft fees.

**Nonsufficient Funds (NSF) Fees** – If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that

we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

**Payment Types** – Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems, and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

For information about how and when we process these different payment types, see the Payment Order of Items.

**Balance Information** – Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Funds Availability** – Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A Temporary Debit Authorization Hold Affects Your Account Balance** – On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

**Payment Order of Items** – The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you

# Disclosures

in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process withdrawals at the teller line first, by dollar amount, smallest to largest on the day they are processed. We process point-of-sale second, by dollar amount, smallest to largest on the day they are processed. We process ATM withdrawals third, by dollar amount, smallest to largest on the day they are processed. We process ACH debits fourth, by dollar amount, smallest to largest on the day they are processed. We process checks drawn on your account fifth, by dollar amount, smallest to largest on the day they are processed.

Note that items may not be processed in the order they are received.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

**7. Uniform Single-Party or Multiple-Party Account Selection Form Notice.** The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

**SINGLE-PARTY ACCOUNT WITHOUT P.O.D. (PAYABLE ON DEATH) DESIGNATION –** The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

**SINGLE-PARTY ACCOUNT WITH P.O.D. (PAYABLE ON DEATH) DESIGNATION –** The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

**MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP –** The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

**MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP –** The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

**MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND P.O.D. (PAYABLE ON DEATH) DESIGNATION –** The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

**CONVENIENCE ACCOUNT –** The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account.

**TRUST ACCOUNT –** The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

**8. Business, Organization, and Association Accounts.** Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**9. Stop Payments.** The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us.) We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any

legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**10. Telephone Transfers.** A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

**11. Amendments and Termination.** We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in dividend (or interest) rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

**12. Correction of Clerical Errors.** Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the Statements section.

**13. Notices.** Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions

provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date, and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

**14. Statements.** Your Duty to Report Unauthorized Signatures (Including Forgeries and Counterfeit Checks) and Alterations on Checks and Other Items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your Duty to Report Other Errors or Problems** - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem, such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors Relating to Electronic Funds Transfers or Substitute Checks (for Consumer Accounts Only)** - For information on errors relating to electronic funds transfers (e.g., online, mobile, debit card, or ATM transactions), refer to your Electronic Funds Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Duty to Notify if Statement Not Received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

**15. Account Transfer.** This account may not be transferred or assigned without our prior written consent.

**16. Reimbursement of Federal Benefit Payments.** If we are required for any reason to reimburse the federal government for all or any portion of a benefit

payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

**17. Temporary Account Agreement.** If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**18. Setoff.** We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if:

1. it is an Individual Retirement Account or similar tax-deferred account, or
2. the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or
3. the debtor's right of withdrawal only arises in a representative capacity, or
4. the debt is created by a home equity loan.

We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**19. Restrictive Legends or Indorsements.** The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements, or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

**20. Facsimile Signatures.** Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**21. Pledges.** Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

**22. Fictitious Business Name Accounts.** If the name in which the account is held is fictitious, each account holder represents that one or more of the account

holders have the right to use that name and have fulfilled all legal requirements for using and/or doing business under that name.

**23. Power of Attorney.** You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not durable, it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

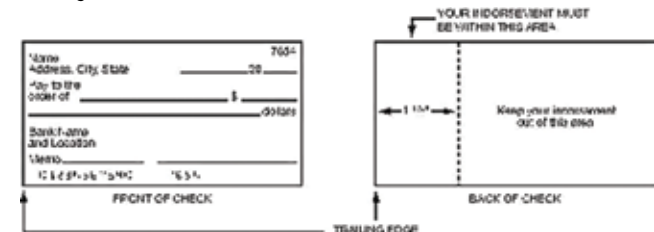
**24. Stale-Dated Checks.** We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

**25. FDIC Insurance.** Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of ownership; a joint account, a pay-on-death account, and a self-directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person's self-directed qualified retirement account is up to \$250,000. (An IRA is a self-directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at [www.fdic.gov](http://www.fdic.gov) and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

**26. Indorsements.** We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



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It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage, or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

**27. Unclaimed Property.** The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts, it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

**28. Death or Incompetence.** You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**29. UTMA Accounts.** Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

**30. Fiduciary Accounts.** Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**31. Cash Transaction Reporting.** To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we may be required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network ("FinCEN") maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

**32. Backup Withholding/TIN Certification.** Federal tax law requires us to report interest payments we make to you of \$10 or more in a year and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your Social Security number if you are an individual). Interest includes dividends, interest, and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

**33. Credit Verification.** You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**34. Lost, Destroyed, or Stolen Certified, Cashier's, or Teller's Checks.** Under some circumstances, you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's, or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure us that you can pay us if we suffer a loss.

**35. Changing Account Products.** We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

**36. Transactions by Mail.** You may deposit checks (including share drafts) by mail. You should indorse the item being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us, or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

**37. Legal Actions Affecting Your Account.** If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) – provided elsewhere – may specify additional fees that we may charge for responding to certain legal actions.

**38. Check Processing.** We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed, and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number, and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**39. Check Storage and Copies.** You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

**40. Check Cashing.** We may charge a fee for anyone that does not have an account with us who is cashing a check, draft, or other instrument written on your account. We may also require reasonable identification to cash a check, draft, or other instrument. We can decide what identification is reasonable under the circumstances, and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**41. Truncation, Substitute Checks, and Other Check Images.** If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check, or any other electronic or paper image if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

## 42. Account Security.

**Your Duty to Protect Account Information and Methods of Access** – Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

**Positive Pay and Other Fraud Prevention Services** – Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**43. Remotely Created Checks.** Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft, or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection:

1. you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check;

2. you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and
3. if a check is returned, you owe us the amount of the check, regardless of when the check is returned.

We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

**44. Instructions From You.** Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

**45. Monitoring and Recording Telephone Calls and Account Communications.** Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voice-mail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

**46. Claim of Loss.** The following rules do not apply to a transaction or claim related to a consumer electronic funds transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic funds transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Funds Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**47. Early Withdrawal Penalties (and involuntary withdrawals).** We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawals for additional information.

**48. Changes in Name and Contact Information.** You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**49. Resolving Account Disputes.** We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**50. Waiver of Notices.** To the extent permitted by law, you waive any notice of non-payment, dishonor, or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**51. Unlawful Internet Gambling Notice.** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic funds transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

**52. Funds Transfers.** Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board of Governors of the Federal Reserve System, this agreement is subject to Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the state in which you have your account with us. If you originate a funds transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution, or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person, or account other than the one named. You agree to be bound by automated clearing house association and other funds-transfer system rules, as applicable. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account, and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH or other funds-transfer systems. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

## 53. ALTERNATIVE RESOLUTION DISPUTE AGREEMENT.

Alternative Dispute Resolution (ADR) Provisions. Settlement Conference. While Citizens Bank (the "Bank") would prefer to resolve all possible disputes between us through its regular customer service channels, there may come a time when you have a dispute with the Bank. You agree to try to resolve any possible dispute you have with the Bank in Smith County prior to initiating arbitration or prior to filing any litigation by agreeing to attend an in-person settlement conference, and if that does not resolve the dispute, to non-binding mediation. Such a settlement conference generally contemplates an in-person meeting where both sides try to meet to resolve the applicable issues and exchange documents

# Business Disclosures

and information in an effort to try to resolve the dispute. The Bank wants to learn the reasons and underlying facts regarding the dispute prior to incurring fees and costs in an arbitration or litigation proceeding. If you do not go to an in-person meeting, you agree you will not seek to recover future attorneys' fees and costs from the Bank. Such a meeting contemplates that both parties will act in good faith and negotiations shall remain confidential and all costs and expenses associated with the settlement conference shall be paid by the party incurring such costs or expense.

**Mediation.** If the parties are unable to reach a resolution at a settlement conference, before you file a claim in an arbitration process or before you file a lawsuit, you also agree to make a second effort to try to resolve the dispute by attending a non-binding mediation in Smith County. Either you or the Bank may request a mediation upon written notice to the other party, and the parties agree to work together to schedule a mediation with a neutral mediator within forty-five (45) days of such a request being given. The Bank hereby generally agrees that you may select a mediator of your choice, but the mediator must be qualified to serve as a mediator and not be biased. The mediation shall occur in the federal judicial district where we maintain your Account. Both sides will each equally pay one-half (1/2) of the mediation costs to the mediator. Each side will pay for their own attorney's fees, costs, and expenses. If you do not attend this mediation, you agree you will have waived any claim to seek recovery of attorneys' fees and costs from the Bank.

**Binding Arbitration.** If a settlement conference or mediation is unsuccessful, you agree that for any dispute, claim, or controversy of any kind between you and the Bank (whether it arises out of or relates to this Agreement, or to your Account, or any transactions involving your Account, or any service or product related to your Account or the business dealings between us and you) either you or the Bank can choose to have that dispute resolved by binding arbitration in Smith County. This arbitration provision limits your ability to litigate claims in court and waives your right to a jury trial. You should review this section carefully. You will not have the right to participate in a class action lawsuit, either as a class representative or member of any class of claimants for any claim you may believe you have against the Bank. Arbitration is a proceeding in which disputes are decided by one or more neutral arbitrators who issue a binding ruling in the form of an award. That award can then become a judgment entered by a court of competent jurisdiction. You and we understand that discovery and other procedures in arbitration may be more limited than discovery in court proceedings and that the ability to modify, vacate, or appeal an award by an arbitrator(s) is strictly limited.

You and we agree, upon written demand made by you or us, to submit to binding arbitration all disputes, controversies, and claims, whether based on contract, fraud, tort, intentional tort, statute, regulation, constitution, common law, equity, or any other legal basis or theory, and whether pre-existing, present, or future, that arise out of or relate to:

- (a) this Agreement, your Account, any transaction involving your Account, any service or product related to your Account, or any advertisements, promotions, representations, or oral or written statements related to this Agreement or your Account;
- (b) the relationships that result from this Agreement (including, to the fullest extent permitted by applicable law, relationships with third parties who are not parties to this Agreement or this arbitration provision);
- (c) your relationship with us that relates to this Agreement or any other agreement or relationship or dealings that you have with us that is not also subject to a different agreement to arbitrate;
- (d) the dealings between the parties; or
- (e) the validity, interpretation, scope, or enforceability of this Agreement or the interpretation or scope of the Arbitration Clause (collectively, a "Claim").

All parties retain the right to seek relief in a small claims court for disputes or claims within the jurisdictional limits of the small claims court. At the option of the first to commence arbitration, you or we may choose to have the arbitration conducted by JAMS ADR (JAMS) or the American Arbitration Association (AAA), or you and we may agree upon a different arbitrator. In any event any arbitration under this Agreement shall be conducted in writing in accordance with the AAA Rules (Rules). You agree that this arbitration provision is made pursuant to a transaction involving interstate commerce, and the Federal Arbitration Act (the FAA) shall apply to the construction, interpretation, and enforceability of this Agreement notwithstanding any other choice of law provision contained in this Agreement.

Either you or we may initiate arbitration by giving written notice of the intention to arbitrate to the other party and by filing notice with JAMS or the AAA in accordance with the Rules in effect at the time the notice is filed. The notice shall set forth the subject of the dispute and the relief requested at a minimum. The demand for arbitration may be made before or after commencement of any litigation. You should contact the AAA at 800-778-7879 or [www.adr.org](http://www.adr.org) or JAMS at 800-352-5267 or [www.jamsadr.com](http://www.jamsadr.com) for more information about arbitration. If for any reason the AAA or JAMS is unable or unwilling to serve as arbitration administrator, or you and we are unable to agree on another arbitrator, we will substitute another national or regional arbitration organization. Demand for arbitration under this Agreement must be made before the date when any judicial action upon the same Claim would be barred under any applicable statute of limitations; otherwise, the Claim also is barred in arbitration. Any dispute as to whether any statute of limitations, estoppel, waiver, laches, or similar other doctrine bars the arbitration of any Claim shall be decided by arbitration in accordance with the provisions of this Agreement.

You cannot join together in a dispute with anyone other than persons who use your Account, although this limitation does not affect the ability of a purely governmental entity to institute any enforcement action. Even if other people have disputes similar to a dispute that you and we have, those people and their disputes cannot be part of any arbitration between you and us. A Claim by, or on behalf of, other persons will not be considered in, joined with, or consolidated with, the arbitration proceedings between you and us, and a Claim may not be arbitrated on a class action, private attorney general, shareholder derivative suit, or other representative basis. Notwithstanding anything to the contrary in this Agreement, any dispute regarding the prohibitions in this paragraph or about the enforceability of the arbitration clause shall be resolved by a court and not by the arbitrator(s). Where the aggregate of all Claims by both you and us does not exceed \$250,000, any expedited procedures provided in the Rules ("Expedited Procedures") shall apply, and a single arbitrator shall decide the Claims. Where the aggregate of all Claims by both you and us exceeds \$250,000, a panel of three (3) arbitrators shall decide all Claims.

Each arbitrator, whether or not acting under Expedited Procedures, shall be an active member in good standing of the bar for any state in the continental United States and shall be either:

- (a) actively engaged in the practice of law for at least 5 years; or
- (b) a retired judge.

You and we agree that the arbitrator(s):

- (a) shall limit discovery to non-privileged matters directly relevant to the arbitrated Claim;
- (b) shall grant only relief that is based upon and consistent with substantial evidence and applicable substantive law;
- (c) shall have authority to grant relief only with respect to Claims asserted by or against you individually; and
- (d) shall provide a brief written explanation of the basis for the award upon the request of either party, and shall make specific findings of fact and conclusions of law to support any arbitration award that exceeds \$25,000.

Upon written request by you, for claims up to \$50,000, we will pay to the AAA or JAMS the portion of the arbitration filing fee that exceeds the cost of filing a lawsuit in the federal court where you live. Upon written request by you, we may elect, at our sole discretion, to pay or advance some or all of any remaining arbitration fees and other costs. The arbitrator will decide whether we or you ultimately will be responsible for paying any filing, administrative, or other fees in connection with the arbitration. If you are the prevailing party in the arbitration, the arbitrator(s) may order us to pay your reasonable and necessary attorney, expert, or witness fees (provided you did not waive this right and provided you attended the initial settlement conference and mediation). Any arbitration proceedings shall be conducted in the federal judicial district where we maintain your Account. If the Bank prevails, the arbitrator will order you to pay the Bank's reasonable and necessary attorney, expert, or witness fees. Judgment upon any award rendered in arbitration may be entered in any court having jurisdiction.

**Waiver of Jury Trial; Venue.** THIS PROVISION LIMITS YOUR RIGHTS TO A JURY TRIAL. YOU SHOULD REVIEW THIS SECTION CAREFULLY. IF: (A) NEITHER YOU NOR WE SEEK TO COMPEL ARBITRATION OF ANY DISPUTE WE HAVE RELATED THIS AGREEMENT, YOUR ACCOUNT, OR ANY TRANSACTIONS INVOLVING YOUR ACCOUNT; OR (B) SOME OR ALL OF THE ARBITRATION CLAUSE IS UNENFORCEABLE AND WE ARE IN A DISPUTE IN A COURT OF LAW, THEN EACH OF US AGREES TO WAIVE ANY RIGHT WE MAY HAVE TO A JURY TRIAL TO THE EXTENT ALLOWABLE UNDER THE LAWS OF THE STATE THAT GOVERN THIS AGREEMENT. IN OTHER WORDS, YOU HEREBY AGREE NOT TO ELECT A TRIAL BY JURY OF ANY ISSUE TRIABLE OF RIGHT BY JURY, AND WAIVE ANY RIGHT TO TRIAL BY JURY FULLY TO THE EXTENT THAT ANY SUCH RIGHT SHALL NOW OR HEREAFTER EXIST WITH REGARD TO THIS ACCOUNT OR ANY CLAIM, COUNTERCLAIM, OR OTHER ACTION ARISING IN CONNECTION THEREWITH. THIS WAIVER OF RIGHT TO TRIAL BY JURY IS GIVEN KNOWINGLY AND VOLUNTARILY BY YOU AND IS INTENDED TO ENCOMPASS INDIVIDUALLY EACH INSTANCE AND EACH ISSUE AS TO WHICH THE RIGHT TO A TRIAL BY JURY WOULD OTHERWISE ACCRUE. THE BANK IS HEREBY AUTHORIZED TO FILE A COPY OF THIS PARAGRAPH IN ANY PROCEEDING AS CONCLUSIVE EVIDENCE OF THIS WAIVER BY YOU. IF LITIGATION COMMENCES, YOU MUST FILE A LAWSUIT IN SMITH COUNTY, TEXAS.

**Class Action Waiver.** TO THE EXTENT PERMITTED BY APPLICABLE LAW, YOU HEREBY AGREE THAT ANY CLAIM, LITIGATION, OR ARBITRATION ARISING OUT OF ISSUES RELATING TO YOUR ACCOUNT OR ANY OTHER DISPUTE OR CONTROVERSY BETWEEN YOU AND US REGARDING YOUR ACCOUNT WILL NOT PROCEED AS PART OF A CLASS ACTION, AND YOU AND THE BANK HEREBY KNOWINGLY, VOLUNTARILY, INTENTIONALLY, AND IRREVOCABLY WAIVE ANY RIGHT TO PROCEED IN ANY CLASS ACTION OR SERVE AS A CLASS REPRESENTATIVE.

**Attorneys' Fees and Other Legal Fees.** In any action between you and us regardless of whether it is proceeding in court or in arbitration, the prevailing party shall recover their attorneys' fees, costs, and expenses (provided you did not waive this right and provided you attended the initial settlement conference and mediation).

**Agreed Statute of Limitation.** Except as otherwise prohibited under applicable law, you agree to bring a Claim against the Bank regarding your Account within the lesser of two (2) years of when a potential cause of action accrues or the minimal amount as allowed in your state if your state limits shortening a statute of limitations in a contract. This provision is intended to contractually limit a possible longer statute of limitation that may apply on a claim you may have against the Bank.

**Amendments and Termination.** We may change any term of this Agreement. Rules governing changes in interest rates are provided in a separate disclosure. For other changes, we agree to provide you notice of any amendment (except an amendment

benefitting you) at least thirty (30) days, or a longer period if required by law, before that amendment becomes effective by mailing you notice of the amendment to the last address shown on our records, by delivering the notice electronically, including via email, by making the notice available with the periodic statement of your Account (as applicable), by posting notice of the amendment in a branch or other offices, or by posting notice of the amendment on citizensbanktx.com (or any subsequent official Bank website) or on the Bank's mobile banking platform (if applicable). You agree that it is your responsibility to review the website periodically for any amendments or a subsequent version. We may but are not required to give you notice if the amendment will be to your benefit. If there is more than one Account owner, we may send the notice of amendment to only one of you. By continuing to maintain your Account, conducting a transaction, or obtaining services or products relating to this Agreement or your Account after the amendment becomes effective, you agree to the amendment or subsequent version of this Agreement. No amendment of this Agreement is enforceable against us unless it is signed by the Bank's general counsel. No practice or course of dealing in connection with the Account which is at variance with this Agreement shall constitute a waiver, modification, or amendment of this Agreement.

We may also close this Account at any time for any reason. We do not have to give you any notice before we close your Account. Items presented for payment after the Account is closed may be dishonored. When you close your Account, you are responsible for leaving enough money in the Account to cover any outstanding items to be paid from the Account. Reasonable notice depends on the circumstances. In some cases, such as when we cannot verify your identity, we suspect fraud, we receive conflicting instructions from persons authorized to transact on the Account, or when we are otherwise compelled by law, it might be reasonable for us to give you notice after your Account is closed or otherwise frozen. Termination of the Account, whether by us or by you, does not relieve you of any obligation you may then owe us. We may accept deposits to the Account after it has been closed in order to collect any deficit balance, and such acceptance will not constitute reinstatement of the Account.

We may (but do not have to) mail you a check for the available balance in your Account or send you the funds via a wire transfer or other method, or you may pick up a check for the available balance at our office. Written notice that the Account has been closed and a check, if any, may be sent to any address shown on our records for you, or if the Account is a joint Account, to any Account owner to whom we elect to send it. Once we have closed your Account, you agree that we can:

- (a) refuse to honor any checks you have written or any other items which are presented to us for payment after we have closed your Account;
- (b) refuse to act as your agent to try to collect any check you have deposited in your Account or otherwise, honor or pay any check you have deposited to your closed Account, or to accept any automated deposit to your Account; or
- (c) assess any service charge otherwise applicable against any remaining balance in your Account.

We are not responsible to you for any damages you may suffer as a result of your Account being closed. If you attempt to make a deposit to an account we closed due to non-payment of an overdraft or otherwise, we may collect the deposit and setoff your indebtedness to us and collect a service charge from the amount you deposited. Any funds in excess of \$1.00 will be returned to you.

We reserve the right to refuse your request to close your Account, for various reasons, including, for example, if your Account is not in good standing. If you intend to close your Account, you should notify us. Simply reducing your Account balance to \$0.00 is insufficient notice and may result in additional fees charged to your Account. If you close your Account, you are responsible for transactions you initiated or authorized, including those that we receive after the Account is closed.

**54. Notice Regarding Inaccurate Information.** As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at the following address and identify the specific information that is inaccurate:

Citizens Bank  
301 E. Main St.  
Kilgore, TX 75662

**55. International ACH Transactions.** Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

**56. Notice of Negative Information.** Federal law requires us to provide the following notice to customers before any negative information may be furnished to a nationwide consumer reporting agency. Negative information includes information concerning delinquencies, overdrafts, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement. After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

# IMPORTANT MERGER INFORMATION ENCLOSED: PLEASE READ



P.O. Box 1700  
Kilgore, TX 75662

PSRST STD  
U.S. POSTAGE  
**PAID**  
IMAGEWORKS  
53717

## Quick Reference Guide:

### Branches

|                      |              |
|----------------------|--------------|
| Bryan .....          | 979-774-9507 |
| Bullard .....        | 903-894-5030 |
| Carthage .....       | 903-694-2422 |
| Center .....         | 936-598-8541 |
| Gladewater .....     | 903-845-5566 |
| Humble .....         | 281-446-4445 |
| Jacksonville .....   | 903-586-0931 |
| Kilgore .....        | 903-984-8671 |
| Kountze .....        | 409-246-3433 |
| Lindale .....        | 903-881-5589 |
| Longview .....       | 903-663-0587 |
| Lufkin .....         | 936-238-3195 |
| Marshall .....       | 903-938-5400 |
| Rusk .....           | 903-683-8899 |
| Sour Lake .....      | 409-287-3518 |
| Tyler - Grande ..... | 903-944-7830 |
| Tyler - Troup .....  | 903-630-7840 |
| The Woodlands .....  | 936-271-2800 |
| Yorktown .....       | 361-564-4242 |

### Merger Date

Monday, October 26, 2026

### Citizens Bank Routing Number

113115617

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