

# WELCOME GUIDE & MERGER INFORMATION



**THE CITIZENS BANK**

*Solid Traditions. Smart Solutions.*





# WELCOME, FIRST CAPITAL BANK CUSTOMERS!

We look forward to meeting you and serving your banking needs.

Follow along with us on Facebook and Instagram for banking tips & community highlights!



## BEWARE OF SCAMS

The bank will NOT call or text requesting your digital banking username or password! In addition, our fraud department will NOT send links to verify your account. THIS IS A SCAM!

If you have given your personal information or login information to anyone, please call your local branch!

Check out more ways to stay safe on our [Security Awareness Page](#).



Member  
**FDIC**





It is our pleasure to begin serving you and your banking needs. We value you as a customer, and your ongoing relationship with us is of the utmost importance. This Welcome Guide has been created to let you know about important changes resulting from the merger of First Capital and The Citizens Bank.

We will complete the financial close on October 17th, 2025, so you will begin seeing steps towards full integration to The Citizens Bank with the systems conversion on the weekend of October 17th finalizing the process. All resulting changes will become effective on October 20th.

Please review the enclosed information carefully and save this Guide as a reference. We have tried to anticipate and answer any questions you may have regarding your account(s). If you have any questions or concerns that are not addressed in this Guide, please contact your banker or stop in and visit us at any of our branch locations.

Thank you for allowing us the opportunity to earn your business. At The Citizens Bank, we understand that it is a privilege to have you as a customer and pledge to never take your business for granted.

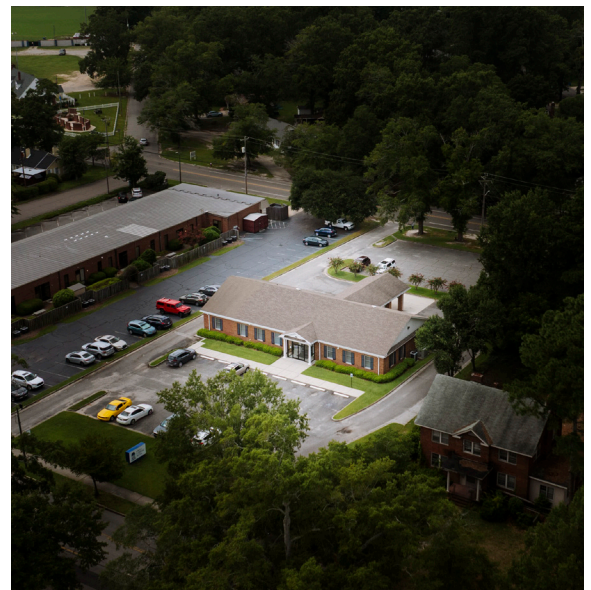
Sincerely,

A handwritten signature in blue ink that reads "T Bouchette".

Thomas Bouchette  
President

*The Citizens Bank operates with the same principles of service and commitment to our customers that were established in 1943. We take time to give each customer the personal attention they need. And while it may seem old-fashioned in today's fast paced business world, at The Citizens Bank, we feel it is important to let our customers know they are important to us. That's just our style.*

*An old-fashioned style of service coupled with modern day financial products; that's who we are. When you bank with us, you get the best of both worlds. Come by and see us today. Whatever your financial needs, we will be ready to serve you.*



# The Citizens Bank Welcome Guide

## Branch Locations

In addition to the First Capital location at 909 South Main Street in Laurinburg, we have branches to serve you in the South Carolina cities below.

### Andrews

201 Morgan Street  
Andrews, SC 29510

### Camden

2220 West DeKalb Street  
Camden, SC 29020

### Florence

702 Pamplico Highway  
Florence, SC 29505

### Florence

1600 West Palmetto Street  
Florence, SC 29501

### Georgetown

1510 Exchange Street  
Georgetown, SC 29440

### Hartsville

206 South Fifth Street  
Hartsville, SC 29550

### Johnsonville

127 South Georgetown Hwy.  
Johnsonville, SC 29555

### Kingstree

5 North Williamsburg Co. Hwy.  
Kingstree, SC 29556

### Lake City

209 East Main Street  
Lake City, SC 29560

### Lynchburg

11 Willow Grove Road  
Lynchburg, SC 29080

### McBee

7 North Seventh Street  
McBee, SC 29101

### Murrells Inlet

3796 Highway 17 Bypass  
Murrells Inlet, SC 29576

### MB - Carolina Forest

273 Carolina Forest Boulevard  
Myrtle Beach, SC 29579

### MB - International Dr.

610 International Drive  
Myrtle Beach, SC 29579

### MB - Windy Hill

4400 Highway 17 South  
North Myrtle Beach, SC 29582

### MB - Farrow Commons

3600 Dorsett Drive  
Myrtle Beach, SC 29577

### North Myrtle Beach

1020 Highway 17 North  
North Myrtle Beach, SC 29582

### Olanta - Main Office

124 East Main Street  
Olanta, SC 29114

### Pamplico

705 South Walnut Street  
Pamplico, SC 29583

### Pawleys Island

11022 Ocean Highway  
Pawleys Island, SC 29585

### St. George

5730 West Memorial Blvd  
St. George, SC 29477

### Sumter

1225 Alice Drive  
Sumter, SC 29151

### Timmonsville

4700 West Palmetto Street  
Timmonsville, SC 29161

### Turbeville

1718 Main Street  
Turbeville, SC 29162

**Conway, SC - Coming Soon!**

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# The Citizens Bank Welcome Guide

## Important Dates

**Monday  
October 6th**

First Capital Bank Laurinburg customers will begin receiving their TCB debit cards (cards cannot be activated or used until 5:00 p.m. on Thursday, October 16th)

**Tuesday  
October 14th**

First Capital Bank Laurinburg customers should download all necessary statements for retention purposes no later than Thursday, October 16th.

New Checks will start being mailed this week with the new routing number.

Bill Pay will no longer be accessible after 5:00 p.m.

**Thursday  
October 16th**

Activate and begin using new debit cards after 5:00 p.m.

FCB cards will no longer work.

**Friday  
October 17th**

FCB Laurinburg customers who utilize Intuit products (Quicken, Mint and Quickbooks) should download/sync all activity through October 16th as this data will no longer be available. History will begin to build on TCB online banking platform beginning October 20th forward.

First Capital Bank will generate a paper statement for ALL deposit accounts, and these will be mailed to customers via normal mailing services.

First Capital Bank Online Banking will go offline at 5:00 p.m.; Mobile Platforms will go offline at 5:00 p.m.

Commercial Remote Deposit customers should submit any final deposits prior to being converted to the TCB Remote Deposit Anywhere system.

FCB Laurinburg will close at 4:00 p.m. Conversion activities will begin at 5:00 p.m. and continue through the weekend.

**Monday  
October 20th**

***Your accounts are now The Citizens Bank accounts!***

Begin to login to the TCB Online Banking Platform & iTalk for Telephone Banking

The Citizens Bank checks should start being used.

Update ACH Direct Deposit/Draft information with TCB routing number (053207339) for any recurring payments, etc.

Reestablish connection to Intuit through the TCB Online Banking platform and refer to the merger page on [www.tcbnc.bank](http://www.tcbnc.bank) for instructions.

### **FDIC Insurance Coverage**

When two or more insured banks merge, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

### Checking Accounts

Over the weekend beginning October 18, 2025, your First Capital Bank checking account(s) will be transferred to The Citizens Bank (TCB). Your current checking account(s) will convert to an account at TCB that has comparable features and benefits. Please review the table below which shows your First Capital Bank account name followed by the corresponding TCB account name. Please refer to the deposit account charts on pages 11 through 14 for more detailed information about terms and conditions. Contact your local branch with any additional questions.

#### Personal Checking Accounts

| First Capital Bank Product Name | The Citizens Bank Product Name |
|---------------------------------|--------------------------------|
| Basic Checking                  | TCB Free                       |
| Freedom Checking                | TCB Free                       |
| Founders Checking               | TCB Free                       |
| Classic Checking                | TCB Advantage                  |
| Premier Checking                | TCB Select                     |

#### Business Checking Accounts

| First Capital Bank Product Name | The Citizens Bank Product Name |
|---------------------------------|--------------------------------|
| Business 150                    | Free Small Business Checking   |
| Business 250                    | Free Small Business Checking   |
| Business 500                    | Premier Business               |
| Commercial Checking             | Business Analysis              |
| Charitable Checking             | Non Profit                     |
| Capital Business                | Free Small Business Checking   |



### CDs & IRAs

Over the weekend beginning October 18, 2025, your First Capital Bank CD and IRA account(s) will be transferred to The Citizens Bank (TCB). Your account will continue with the same rate and terms, including any early withdrawal penalties, through maturity.

Interest will be calculated and credited in the same manner and on the same schedule.

You will receive a maturity notice prior to CD maturity and will have ten calendar days after maturity to make any changes or withdraw funds from your CD.

Please contact your local branch with any additional questions.

### Savings & Money Market Accounts

Over the weekend beginning October 18, 2025, your First Capital Bank Savings and Money Market account(s) will be transferred to The Citizens Bank (TCB). Your Savings and Money Market account(s) will convert to an account at TCB that has comparable features and benefits. Please review the table below which shows your First Capital Bank account name followed by the corresponding TCB account name. Please refer to the deposit account charts on pages 11 through 14 for more detailed information about terms and conditions and contact your local branch with any additional questions.

#### Personal Savings & Money Market Accounts

| First Capital Bank Product Name | The Citizens Bank Product Name |
|---------------------------------|--------------------------------|
| Personal Money Market Checking  | Premium Money Market           |
| Capital Savings                 | Regular Savings                |
| First Savers                    | Young Citizens Savings         |

#### Business Savings & Money Market Accounts

| First Capital Bank Product Name | TCB Product Name      |
|---------------------------------|-----------------------|
| Business Money Market Checking  | Business Money Market |
| Business Savings                | Business Savings      |



## Personal Deposit Accounts

Your existing First Capital Bank account(s) will convert to your new The Citizens Bank account(s) effective on Monday, October 20th. Please see the information below that describes your new account(s).

### CHECKING ACCOUNTS

All personal checking accounts offered by The Citizens Bank offer the following services:

- Free Online Banking with Bill Pay\*
  - Free Bank-By-Phone Banking\*
  - Free Notary Service\*
  - Visa Debit Cards
  - Automatic Drafts
  - Direct Deposits
  - Bounce Protection
  - Remote Deposit Anywhere, also known as Mobile Deposit (Available upon approval)
  - Mobile Banking
  - Text Banking and Text Alerts
  - Pay-a-Person—electronic payments
  - Bank-to-Bank Transfers (Available upon approval)
  - Overdraft protection (Available upon credit approval)
- \*Third party fees may apply

### TCB SECURE

An account offering unrivaled security and monitoring services:

- Minimum to Open: \$50
- Minimum Balance Requirement: \$0
- Monthly Service Charge: \$6
- 3-in-1 Credit File Monitoring\*
- 3-in-1 Credit Report quarterly\*
- Credit Score\*
- Total Identity Monitoring\*
- \$10,000 Fraud Expense Coverage\*
- FULL ID Theft Resolution Services\*
- Cellular Phone Protection\*
- \$10,000 Accidental Death & Dismemberment Insurance\*\*
- \$100,000 Common Carrier Insurance\*\*

The monthly fee is waived for active military, law enforcement, EMT and fire and rescue personnel.

\*On or after Monday, October 20th, you will need to enroll to receive these services. Go to [www.eClubOnline.net](http://www.eClubOnline.net), and use the access code being sent to you in a separate mailing. The access code can also be obtained by contacting your local branch.

\*\*Non-deposit investment products, insurance, and securities are NOT deposits or obligations of, insured or guaranteed by The Citizens Bank or affiliate, are NOT insured by the FDIC or any agency of the United States. May go down in value.

### TCB FREE

- Minimum deposit to open: \$50
- No minimum balance requirement
- No monthly service charge

### TCB ADVANTAGE

For those age 50 and over who want a low-cost, interest-bearing account:

- Minimum deposit to open: \$50
- No minimum balance requirement
- No monthly service charge
- Minimum daily balance to earn interest: \$500
- Interest paid on daily collected balance  
(Please see a customer service representative for current rate information.)
- One free order of wallet style checks each year  
(Bank selected)

### TCB INTEREST

The advantages of an interest-bearing account with a low minimum balance requirement:

- Minimum deposit to open: \$500
- Minimum daily balance requirement: \$500
- Monthly service charge: \$5 plus 35¢ for each check or debit if account falls below the minimum requirement
- Minimum daily balance to earn interest: \$500
- Interest paid on daily collected balance  
(Please see a customer service representative for current rate information.)

### TCB SELECT

Designed for those looking for a high-quality, interest-bearing account offering a host of extras:

- Minimum deposit to open: \$100
- Monthly service charge waived if you have the required balance in any one of the following accounts:
  - \$2,500 minimum daily balance in a checking account
  - \$10,000 minimum daily balance in a savings account
  - \$10,000 minimum daily balance in a certificate of deposit
  - \$10,000 minimum daily balance advanced on a line of credit
- Monthly service charge: \$18 if at least one of the minimum balance requirements listed above is not met
- Interest paid on daily collected balance based on the following tiers:

(Please see a customer service representative for current rate information.):

- \$0 - \$9,999.99
- \$10,000 and over
- Free TCB Logo checks & cashier's checks
- Free small-size safe deposit box or equal credit for one year

## SAVINGS AND MONEY MARKET ACCOUNTS

### REGULAR SAVINGS

A safe, convenient place to earn interest on funds while maintaining liquidity:

- Minimum deposit to open: \$100
- Minimum daily balance requirement: \$100
- Quarterly service charge: \$6 per quarter if balance falls below minimum requirement
- Excess debit fee: \$1 for each withdrawal in excess of six per quarter
- Minimum daily balance to earn interest: \$100
- Interest paid quarterly on daily collected balance

(Please see a customer service representative for current rate information.)

### YOUNG CITIZENS SAVINGS

An account designed to encourage young customers age 17 and under to save for the future:

- Minimum deposit to open: \$50
- No minimum balance requirement
- No monthly service charge
- Excess debit fee: \$1 for each withdrawal in excess of six per quarter
- Minimum daily balance to earn interest: \$50
- Interest paid quarterly on daily collected balance

(Please see a customer service representative for current rate information.)

### CHRISTMAS/VACATION SAVINGS

A traditional Christmas Club account combined with a savings account that offers more flexibility during two favorite times of the year:

- Minimum deposit to open: \$5
- No minimum balance requirement
- No monthly service charge
- Excess debit fee: \$10 for each withdrawal after one per quarter
- Minimum daily balance to earn interest: \$5
- Interest paid quarterly on daily collected balance

(Please see a customer service representative for current rate information.)

### PREMIUM MONEY MARKET

For those who want their money to earn higher interest than in a basic savings account while maintaining the accessibility of funds through a checking account:

- Minimum deposit to open: \$1,000
- Monthly service charge fee: \$5 if balance falls below minimum requirement
- Excess debit fee: \$5 for each debit transaction in excess of six during a statement cycle
- Interest paid on daily collected balance based on the following tiers:

(Please see a customer service representative for current rate information.):

- \$0 - \$2,499.99
- \$2,500 - \$9,999.99
- \$10,000 - \$24,999.99
- \$25,000 - \$249,999.99
- \$250,000 and over

## Business Deposit Accounts

Your existing First Capital business account(s) will be converted to your new The Citizens Bank account(s) on October 18th. Please see the information below that describes your new account(s).

## CHECKING ACCOUNTS

### NON PROFIT

For public or non-profit businesses or organizations who want to earn interest while minimizing service charges:

- Minimum deposit to open: \$100
- No minimum daily balance requirement
- No monthly service charge
- Minimum daily balance to earn interest: \$500 or greater
- Interest paid on daily collected balance

(Please see a customer service representative for current rate information.)

### TCB FREE SMALL BUSINESS CHECKING

For low transaction volume businesses who need a lower minimum monthly balance requirement:

- Minimum deposit to open: \$100
- No Minimum daily balance requirement
- No Monthly service charge fee
- \$0.00 monthly up to 200 items/transactions per month; after 200, \$0.35 per item/transaction



### **BUSINESS ANALYSIS**

For larger transaction volume businesses that want to earn credits to offset applicable service charges:

- Minimum deposit to open: \$100
- Monthly service charge fee: \$8 flat fee plus the following fees:
  - Per item paid: \$.15
  - Per deposit: \$.25
  - Per item in deposit (local): \$.06
  - Per item in deposit (foreign): \$.07
  - \$5 daily overdraft fee after 3rd consecutive day overdrawn

### **COMMERCIAL INTEREST**

Designed for businesses looking to earn interest paid daily on their collected balance:

- Minimum deposit to open: \$1,000
- Minimum daily balance requirement: \$1,000
- Monthly service charge: \$7.50 if balance falls below minimum requirement plus \$.35 per debit transaction
- A fee of \$.10 per deposited item in excess of 100 per month
- \$5 daily overdraft fee after 3rd consecutive day overdrawn
- Minimum daily balance to earn interest: \$2,000
- Interest paid on daily collected balance

(Please see a customer service representative for current rate information.)

### **PREMIER BUSINESS**

Designed for medium transaction volume businesses:

- Minimum deposit to open: \$2,500
- Minimum daily balance requirement: \$2,500
- Monthly service charge fee: \$10.00 if balance falls below minimum requirement
- 500 free items (debits, credits, deposited items) then \$.35 per item

### **IOLTA**

This Interest on Lawyer Trust Accounts product is designed for attorney trust accounts:

- Minimum deposit to open: \$100
- No minimum daily balance requirement
- No monthly service charge fee
- Minimum daily balance to earn interest: \$2,000;

interest is transferred to the SC Bar Association

- Interest paid on daily collected balance

### **SAVINGS AND MONEY MARKET ACCOUNTS**

#### **BUSINESS SAVINGS**

For businesses to save for the future and earn competitive rates:

- Minimum deposit to open: \$150.00
- \$150.00 minimum daily balance requirement
- Monthly service charge: \$6.00 if balance falls below minimum daily requirement
- Excess debit fee: \$4.00 per each withdrawal after 1 per month
- Minimum daily balance to earn interest: \$150
- Interest paid quarterly on daily collected balance

#### **BUSINESS MONEY MARKET**

For those businesses that want to enjoy premium interest rates on tiered deposit balances:

- Minimum deposit to open: \$1,000
- Monthly service charge: \$12.00 if balance falls below \$1,000
- Excess debit fee: \$10 for each debit transaction in excess of six during a statement cycle
- Interest paid on daily collected balance based on the following tiers:

(Please see a customer service representative for current rate information.)

- \$1,000 - \$9,999.99
- \$10,000 - \$24,999.99
- \$25,000 - \$99,999.99
- \$100,000 and over

## **Loan Information**

### **THERE WILL BE NO CHANGES TO:**

- Loan Terms, including Consumer and Commercial Loans, Overdraft Protection and Home Equity Lines of Credit
- Payment Due Dates (except for Overdraft Protection—see below)
- Automatic Payments

### **HOME EQUITY LINES OF CREDIT**

- HELOC account numbers will be changing.
- You will receive new checks to be mailed the week of October 14th.

### **OVERDRAFT PROTECTION**

- Overdraft Protection lines of credit will remain in place.
- Bill dates will not change.

### **LOAN PAYMENTS**

Mailing Address – There is a new address for mailed loan payments. Loan payments should be mailed to:

**The Citizens Bank  
P.O. Box 50520  
Myrtle Beach, SC 29579**

### **CREDIT CARDS**

You may continue to use your existing credit card(s).

### **TAX REPORTING**

Customers will receive two 1099 statements, and 5498 statements (if you receive monthly interest): one from First Capital for months January - September and one from The Citizens Bank for months October - December.

### **MORTGAGE LOANS**

Whether you are buying or refinancing, let our friendly and knowledgeable staff of mortgage professionals assist you in choosing the right loan to suit your individual needs.

#### **Available Mortgage Loans**

- Conventional loans
- Second/Vacation home loans
- Veterans Affairs loans
- Jumbo loans
- In-House mortgage loans
- Fixed-rate and adjustable-rate mortgages
- Investment Property

## **Electronic Banking Information**

### **ATMS**

We're pleased to offer the convenience of an onsite ATM at our Laurinburg Branch! While we

always enjoy seeing you in the lobby, our ATMs make banking easy - whether you need cash withdrawals, transfers, check or cash deposits, or even to change your debit card PIN (with your current PIN). You will have access to additional TCB ATMs at the locations included at the front of this booklet beginning October 20th.

### **DEBIT CARDS**

You will be issued a TCB Visa debit card, which will be mailed in early October to be in hand before October 16th. PINs will be mailed separately along with instructions for activation. You may activate your new card after 5:00 p.m. on Thursday, October 16th, through TCB Online Banking, Bank-By-Phone Banking (843-657-1111 or 1-888-960-2265) or a PIN-based transaction. TCB debit cards will work on the Visa networks. **Your First Capital Bank debit card will no longer work after 5PM on Thursday, October 16th.**

The Citizens Bank offers Visa Purchase Alerts that provide real-time updates on your card activity. This service is free, and you can enroll at **[Visa.com/PurchaseAlerts](http://Visa.com/PurchaseAlerts)**.

For added protection, the bank also conducts fraud monitoring. If we suspect a fraudulent transaction, we will email you, then text you and call you. You will need to respond in order to continue to have card access.

### **DIGITAL BANKING AVAILABILITY**

Effective end of day on October 17th, First Capital Bank's Digital Banking will no longer be available. On Monday morning, October 20th, you will begin using The Citizens Bank Digital Banking, accessible at [www.tcbcs.bank](http://www.tcbcs.bank).

### **DIGITAL BANKING**

#### **Digital Banking (24/7 Access)**

Access your accounts around the clock: view transactions, pay bills, transfer between TCB accounts, and more—all fast, secure, and user-friendly. We offer many valuable resources including, but not limited to Bill Pay, eStatements,





# The Citizens Bank Welcome Guide

## Account Information

Beneficiary Account #: Your account number

### International Wire

Intermediary Bank: South State Bank  
Receiving Bank SWIFT #: CSBKUS33  
Receiving ABA Routing #: 063116737  
Further Credit Beneficiary Bank: The Citizens Bank  
Further Credit Account#: 20133252

### For Further Credit

Beneficiary Name: *Your name (as on account)*  
Beneficiary Address: *Your address (as on account)*  
Beneficiary Account #: *Your account number*

### SAFE DEPOSIT BOXES

If you have a safe deposit box, your current rent will continue until your next billing. At that time, your rent will be based on the following:

| BOX SIZE    | FEE     |
|-------------|---------|
| 3 x 5.....  | \$30.00 |
| 3 x 10..... | \$45.00 |
| 5 x 10..... | \$55.00 |
| 10 x10..... | \$90.00 |

Effective October 20th, the following fees will apply:

Box Drilling..... Bank cost; up to \$140  
Surrender Fee w/ 1 Key.....\$30.00

### MOBILE BANKING

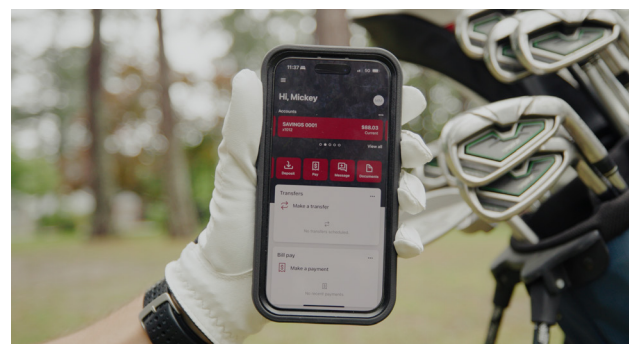
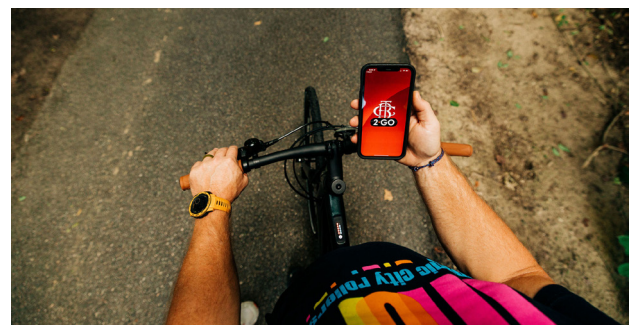
The Citizens Bank gives our customers the convenience of online and mobile banking when YOU want it. Available 24/7, online and mobile customers can access their account(s) to view transactions, pay bills, make transfers to other TCB accounts, and more.

For added convenience, install the **TCB 2Go APP** for your iPhone or Android device. Simply search for '**TCB 2Go**' from your iPhone App Store or from Google Play on your Android device and then install.

To use, get the **TCB 2Go APP** on your mobile device, and login to your account using your new NetTeller Internet



**WHEREVER LIFE  
TAKES YOU —  
THE CITIZENS  
BANK GOES, TOO.**



# The Citizens Bank Welcome Guide

## Personal Checking

| Checking   | TCB Secure   | TCB Interest  | TCB Advantage  | TCB Select  | TCB Free        |
|--|--|---|--|---|-----------------|
| <b>Ownership</b>   | All individuals  | All individuals   | Individuals 50 years of age and older                          | All individuals   | All individuals |
| <b>Minimum Opening Deposit</b>                                     | \$50.00  | \$500.00  | \$50.00  | \$100.00  | \$50.00         |
| <b>Balance Requirement to Avoid Maintenance Fees</b>               | None   | \$500.00 minimum daily balance  | None   | <ul style="list-style-type: none"> <li>• \$ 2,500.00 minimum daily balance in a checking account or</li> <li>• \$10,000.00 minimum daily balance in a savings account or</li> <li>• \$10,000.00 minimum daily balance in a Certificate of Deposit or</li> <li>• \$10,000.00 minimum daily balance advanced on a line of credit</li> </ul> | None            |
| <b>Maintenance Fees</b>  | \$6.00 monthly; waived for active military, law enforcement, EMT, and fire and rescue personnel  | \$5.00 monthly plus \$0.35 per debit if balance falls below minimum daily requirement | None   | \$18.00 monthly if balance falls below daily minimum requirement  | None            |
| <b>Interest Earning</b>  | No   | Simple interest is paid monthly on daily collected balance                            | Simple interest is paid monthly on daily collected balance     | Simple interest is paid monthly on daily collected balance  | No              |
| <b>Interest Tiers</b>  | N/A  | \$500.00 and greater  | \$500.00 and greater   | \$0.01 - \$9,999.99<br>\$10,000 and greater   | N/A             |
| <b>Free Check Orders</b>   | No   | No  | One free order of single wallet-style TCB logo checks per year | Free TCB Select Checks  | No              |
| <b>Free Visa Debit Card</b>  | Yes  | Yes   | Yes  | Yes   | Yes             |
| <b>Overdraft Protection Available (Subject to Credit Approval)</b> | Yes  | Yes   | Yes  | Yes   | Yes             |
| <b>eStatements Available</b>                                       | Yes  | Yes   | Yes  | Yes   | Yes             |
| <b>Free online Banking with Bill Paymnet</b>                       | Yes  | Yes   | Yes  | Yes   | Yes             |
| <b>Free Telephone Banking</b>                                      | Yes  | Yes   | Yes  | Yes   | Yes             |
| <b>Other Benefits</b>  | <ul style="list-style-type: none"> <li>• 3-1 Credit Report quarterly*</li> <li>• Credit Score*</li> <li>• Total Identity Monitoring*</li> <li>• \$10,000 Fraud Expense Coverage*</li> <li>• FULL ID Theft Resolution Services*</li> <li>• Cellular Phone Protection*</li> <li>• \$10,000 Accidental Death &amp; Dismemberment Insurance*<sup>1</sup></li> <li>• \$100,000 Common Carrier Insurance*<sup>1</sup></li> </ul> |   |  |   |                 |

\*You will need to enroll to receive these services. Go to [www.eClubOnline.net](http://www.eClubOnline.net), and use the access code being sent to you in a separate mailing. The access code can also be obtained by contacting your local branch. \*Non-deposit investment products, insurance, and securities are NOT deposits or obligations of, insured or guaranteed by The Citizens Bank or affiliate, are NOT insured by the FDIC or any agency of the United States. May go down in value.

# The Citizens Bank Welcome Guide

## Personal Savings & Money Market

| Savings/Money Market                                     | Regular Savings  | Young Citizens Savings                                       | Christmas/Vacation Savings                                   | Premium Money Market   |
|--|--|--|--|--|
| <b>Ownership</b>   | Individuals 18 years of age and over   | Individuals 17 years of age and under                        | All individuals  | All individuals  |
| <b>Minimum Opening Deposit</b>                           | \$100.00   | \$50.00  | \$5.00   | \$1,000.00   |
| <b>Balance Requirement to Avoid Maintenance Fees</b>     | \$100.00 minimum daily balance   | None   | None   | \$1,000.00 minimum daily balance   |
| <b>Maintenance Fees</b>                                  | \$6.00 quarterly if balance falls below minimum daily requirement; \$1.00 fee per withdrawal after 6 per quarter | \$1.00 fee per withdrawal after 6 per quarter                | \$10.00 fee per withdrawal after 1 per quarter               | \$5.00 monthly if balance falls below minimum daily requirement; \$5.00 for each debit in excess of six during a statement cycle |
| <b>Interest Earning</b>                                  | Simple interest is paid quarterly on daily collected balance   | Simple interest is paid quarterly on daily collected balance | Simple interest is paid quarterly on daily collected balance | Simple interest is paid quarterly on daily collected balance   |
| <b>Interest Tiers</b>                                    | \$100.00 and greater   | \$50.00 and greater  | \$50.00 and greater  | \$0-2,499.99<br>\$2,500 - \$9,999.99<br>\$10,000 - \$24,999.99<br>\$25,000 and greater   |
| <b>Free Check Orders**</b>                               | N/A  | N/A  | N/A  | No   |
| <b>Free Visa Debit Card**</b>                            | N/A*   | N/A*   | N/A  | Yes  |
| <b>Overdraft Protection (Subject to Credit Approval)</b> | N/A  | N/A  | N/A  | No   |
| <b>eStatements Available</b>                             | Yes  | Yes  | Yes  | Yes  |
| <b>Free Online Banking with Bill Payment**</b>           | Yes  | Yes  | Yes  | Yes  |
| <b>Free Telephone Banking**</b>                          | Yes  | Yes  | Yes  | Yes  |

\*Savings account may be linked as a secondary account to a checking account debit card.

\*\*Third party fees may apply.





# The Citizens Bank Welcome Guide

## Business Checking

| Checking   | Non-Profit   | Free Small Business Checking  | Commercial Interest   | Premier Business  | Business Analysis   | IOLTA   |
|--|--|---|---|---|---|---|
| <b>Ownership</b>   | Non-profit businesses, church, clubs, estates and trust accounts | Sole proprietorships and businesses with low transaction volume                                 | Sole proprietorships and businesses with low transaction volume   | Businesses with medium transaction volume   | Businesses with high transaction volume   | Interest on Lawyer Trust Accounts   |
| <b>Minimum Opening Deposit</b>                                     | \$100.00   | \$100.00  | \$100.00  | \$100.00  | \$100.00  | \$100.00  |
| <b>Balance Requirement to Avoid Maintenance Fees</b>               | None   | None  | \$1,000.00 minimum balance  | \$2,500.00 minimum daily balance  | None  | None  |
| <b>Maintenance Fees</b>  | None   | \$0.00 monthly up to 200 items/ transactions per month; after 200, \$0.35 per item/ transaction | \$7.50 monthly plus \$0.35 per debit if balance falls below minimum daily requirement; \$0.10 per deposited item in excess of 100; \$5.00 daily overdraft fee after 3rd consecutive day overdrawn | \$10.00 monthly if balance falls below daily minimum requirement; 500 free items (debits, credits, deposited items) then \$0.35 per item beyond 500 | \$8.00 monthly \$0.15 per item paid \$0.25 per deposit \$0.06 per item in deposit (local) \$0.07 per item in deposit (foreign) \$5.00 daily overdraft fee after 3rd consecutive day overdrawn | None  |
| <b>Interest Earning</b>  | Yes  | No  | Simple interest is paid monthly on daily collected balance  | No  | An earnings credit is calculated based on the average daily balance and may offset specific fees  | Simple interest is paid monthly on daily collected balance                |
| <b>Interest Tiers</b>  | \$500.00 and greater   | N/A   | \$2,000.00 and greater  | N/A   | N/A   | \$2,000.00 and greater; interest is transferred to the SC Bar Association |
| <b>Free Visa Debit Card</b>  | Yes  | Yes   | Yes   | Yes   | Yes   | Yes   |
| <b>Overdraft Protection Available (Subject to Credit Approval)</b> | Yes  | Yes   | Yes   | Yes   | Yes   | No  |
| <b>eStatements Available</b>                                       | Yes  | Yes   | Yes   | Yes   | Yes   | Yes   |
| <b>Free online Banking with Bill Paymnet</b>                       | Yes  | Yes   | Yes   | Yes   | Yes   | Yes   |
| <b>Free Telephone Banking</b>                                      | Yes  | Yes   | Yes   | Yes   | Yes   | Yes   |

# The Citizens Bank Welcome Guide

## Business Savings & Money Market

| Savings/Money Market                                     | Business Savings   | Business Money Market  |
|--|--|--|
| <b>Ownership</b>   | All businesses   | All businesses   |
| <b>Minimum Opening Deposit</b>                           | \$150.00   | \$1,000.00   |
| <b>Balance Requirement to Avoid Maintenance Fees</b>     | \$150.00 minimum daily balance   | \$1,000.00 minimum daily balance   |
| <b>Maintenance Fees</b>                                  | \$6.00 monthly if balance falls below minimum daily requirement; \$4.00 fee per withdrawal after 1 per month | \$12.00 monthly if balance falls below minimum daily requirement; \$10.00 for each debit in excess of 6 during a statement cycle |
| <b>Interest Earning</b>                                  | Simple interest is paid quarterly on daily collected balance   | Simple interest is paid quarterly on daily collected balance   |
| <b>Interest Tiers</b>                                    | \$150.00 and greater   | \$0 - \$9,999.99<br>\$10,000 - \$24,999.99<br>\$25,000 - \$99,999.99<br>\$100,000 and greater                                    |
| <b>Free Visa Debit Card</b>                              | N/A*   | Yes  |
| <b>Overdraft Protection (Subject to Credit Approval)</b> | N/A  | No   |
| <b>eStatements Available</b>                             | Yes  | Yes  |
| <b>Free Online Banking with Bill Payment</b>             | Yes  | Yes  |
| <b>Free Telephone Banking</b>                            | Yes  | Yes  |

\* Savings account may be linked as a secondary account to a checking account debit card



### FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at The Citizens Bank. It applies to the availability of funds in all of your accounts except for funds deposited to certificate of deposit (CD) accounts. We reserve the right to delay the availability of funds deposited to these accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy. For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean The Citizens Bank.

#### YOUR ABILITY TO WITHDRAW FUNDS.

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 that we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. 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 the close of business 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 the close of business or on a day that we are not open, we will consider the deposit made on the next business day we are open.

**DEPOSITS AT OTHER LOCATIONS.** This availability policy only applies to funds deposited at The Citizens Bank. Please inquire for information about the availability of funds deposited at other locations.

**LONGER DELAYS MAY APPLY.** 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 we receive 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 \$275.00 of your deposits, however, may be available on the first business day after the day of deposit. 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 send 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. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- if we believe a check you deposit will not be paid;
- if you deposit checks totaling more than \$6,725.00 on any one day;

- if you redeposit a check that has been returned unpaid;
- if you have overdrawn your account repeatedly in the last six months; or
- if an emergency condition arises that would not enable us to make the funds available to you, such as the 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 7 business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new customer, the following special rules may apply during the first 30 days your account is open.

**Same-Day Availability.** Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from cash, wire transfers, and the first \$6,725.00 of a day's total deposits of the following will be available on the day we receive the deposit if the deposit meets certain conditions. For example, the deposits must be payable to you:

- U.S. Treasury checks
- U.S. Postal Service money orders
- Federal Reserve Bank or Federal Home Loan Bank checks
- State or Local Government checks
- Cashier's, Certified, or Teller's checks

**Next-Day Availability.** The first \$6,725.00 of a day's total deposits of the following will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you.

**HOLDS ON OTHER FUNDS FOR CHECK CASHING.** If we cash a check for you that is drawn on another financial institution, 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.

**HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT.** If we accept for deposit a check that is drawn on another financial institution, 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.

**DEPOSITS AT PROPRIETARY AUTOMATED TELLER MACHINES (ATMs).** Funds from deposits (cash or checks) made at an ATM that we own or operate will be available on the first business day after the date of your deposit. If you make a deposit at an ATM that is owned

and operated by us before 3:00PM Eastern on a business day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 3:00PM Eastern or on a day that we are not open, we will consider the deposit made on the next business day we are open.

**FOREIGN CHECKS.** Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

### ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to The Citizens Bank. The terms "you" and "your" refer to the recipient of this disclosure and agreement. The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Visa Check Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

**TERMS AND CONDITIONS.** The following provisions govern the use of EFT services through accounts held by The Citizens Bank which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

**DEFINITION OF BUSINESS DAY.** Business days are Monday through Friday excluding holidays.

**EFT SERVICES PROVIDED DEBIT CARD SERVICES.** The services available through use of your Debit Card are described below.

#### VISA CHECK CARD SERVICES:

- You may withdraw cash from your checking account(s) and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW



accounts and money market accounts.

- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may use your card at any merchant that accepts Visa® Debit Cards for the purchase of goods and services.

### ATM SERVICES.

**NETWORK.** Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. You may access your Debit Card through the following network(s): Visa, Cirrus, Star.

**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 fund transfer.

**POINT OF SALE TRANSACTIONS.** Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Visa Check Card: checking account.

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

**AUTHORIZATION HOLDS.** An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

**CURRENCY CONVERSION** - Visa®. When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable transaction date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the transaction date may differ from the rate in effect on the central processing date or the posting date.

### IMPORTANT ADDITIONAL FEE NOTICE.

Visa® charges an International Service Assessment Fee on all international transactions. Therefore, transactions completed with your Visa® card will be subject to an International Service Assessment (ISA) Fee of 1.00% of the transaction amount when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the ISA Fee will be .80% of the transaction amount. You will be charged an ISA Fee for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

**SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING.** You may perform the following functions through use of Telephone Banking:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
  - You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), and Loan.
- PREAUTHORIZED TRANSFER SERVICES.**
- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).
  - You may arrange for the preauthorized automatic payments or other transfers from your checking account(s).

### SERVICES PROVIDED THROUGH USE OF THE CITIZENS BANK ONLINE/TCB2GO MOBILE APP.

The Citizens Bank offers its customers use of our The Citizens Bank Online/TCB2Go Mobile App service. The Citizens Bank Online banking products and features View your accounts and transactions

- Transfer funds between authorized accounts
- Ability to cancel your debit card - or put it in "warm" status if you misplace it

- View and download statements online
- Receive bank statements to your personal email account
- Download transactions into customer financial software\*
- View Interest Rates
- Perform Stop Payments
- Report Lost or Stolen Cards
- Access to support Message Center
- Pay bills electronically and setup future payments through the Bill pay service

### TCB 2GO Mobile App

- View your accounts and transactions
- Transfer funds between authorized accounts
- View and download statements online
- Receive bank statements to your personal email account
- Report Lost or Stolen Cards
- Debit cards can be suspended
- Remote Deposit
- Pay bills electronically

**ELECTRONIC CHECK CONVERSION.** If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

### LIMITATIONS ON TRANSACTIONS

#### TRANSACTION LIMITATIONS - VISA CHECK CARD.

**CASH WITHDRAWAL LIMITATIONS.** You may withdraw up to \$500.00 through use of ATMs in any one day. You may make up to 25 withdrawals of cash through use of ATMs in any one day. There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. The Citizens Bank reserves the right to change dollar amount limits at any time upon prior notification.

**POINT OF SALE LIMITATIONS.** You may buy up to \$2,000.00 worth of goods or services in any one day through use of our Point of Sale service. You can use our Point of Sale service for up to 25 transactions in any one day.

### OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

### LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.

We may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each savings or money market account you have per statement period for purposes of making a payment to a third party or by use of

a telephone, computer, or wireless handheld device. Please refer to the Account Agreement for more information regarding transaction limitations.

### **NOTICE OF RIGHTS AND RESPONSIBILITIES**

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

### **RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.**

**TRANSACTION RECEIPTS.** Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**PERIODIC STATEMENTS.** If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**PREAUTHORIZED DEPOSITS.** 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 (843)657-2001 to find out whether or not the deposit has been made.

### **USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN").**

In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify The Citizens Bank immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your

Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account. The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at an ATM, via the telephone, or You may change your PIN by visiting any branch location.

### **RIGHTS REGARDING PREAUTHORIZED TRANSFERS.**

#### **RIGHTS AND PROCEDURES TO STOP PAYMENTS.**

If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment, call us at: (843)657-2001 or write to: PO Box 446, Turbeville, SC 29162

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

#### **NOTICE OF VARYING AMOUNTS.**

If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (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.

### **OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS.**

If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

### **YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT.**

If you believe your Debit Card or PIN or internet banking access code has been lost or stolen, call us at: (843)657-2001 (24 hours a day, 7 days a week) or write to: PO Box 446, Turbeville, SC 29162

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

**CONSUMER LIABILITY.** Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund 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 applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

### **CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING VISA CHECK CARD.**

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa@logo. These limits apply to unauthorized transactions processed on the Visa@or Plus Network. If you notify us about an unauthorized transaction involving your card with the Visa@logo and the unauthorized transaction took place on the Visa@or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under "Consumer Liability" above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa@logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based debit transactions not processed by the Visa@or Plus Network, including ATM transactions outside of the United States. Your liability for unauthorized transactions with your card with the Visa@logo that involve PIN-based debit transactions not processed by the Visa@or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

**ILLEGAL USE OF VISA CHECK CARD.** You agree not to use your Visa Check Card for

any illegal transactions, including internet gambling and similar activities.

### IN CASE OF ERRORS OR QUESTIONS

**ABOUT YOUR TRANSACTIONS.** In case of errors or questions about your electronic fund transfers, call us at: (843)657-2001 or write to: PO Box 446, Turbeville, SC 29162 or email us at: support@tcbasc.bank Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact The Citizens Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Debit Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (3) 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.

### LIABILITY FOR FAILURE TO COMPLETE TRANSACTION.

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 as provided by law.

However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

### CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

**PER TRANSACTION CHARGE.** We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable Fee Schedule to determine the applicable amount.

**PERIODIC CHARGE.** We may charge you a fixed monthly or annual charge for the additional services available to you through your Debit Card or otherwise. See the applicable Fee Schedule to determine the amount of the charges.

**FEES.** You may be charged a fee for withdrawals of cash under certain circumstances, whether they take place at proprietary machines or through a network or are Point of Sale transfers or transfers made without the use of your Debit Card. The circumstances under which such charges will be assessed, as well as the amount of the charge, are included in the current Fee Schedule, which is hereby incorporated into this document.

**FEE SCHEDULE.** The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from The Citizens Bank upon request.

**PRAUTHORIZED TRANSACTIONS.** There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our Fee Schedule, which is

incorporated into this document by reference.

### DISCLOSURE OF ACCOUNT

**INFORMATION.** You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release The Citizens Bank and hold it harmless from any liability arising out of the transmission of these messages. We will disclose information to third parties about your account or electronic fund transfers made to your account: 1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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 your permission in a record or writing.

### AMENDING OR TERMINATING THE

**AGREEMENT.** We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

### SAFETY PRECAUTIONS FOR ATM

**TERMINAL USAGE.** Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.



### ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and The Citizens Bank.

### BOUNCE PROTECTION OVERDRAFT PRIVILEGE PROGRAM

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient, and potentially embarrassing experience. At The Citizens Bank, we do not encourage overdrafts. To avoid fees, we encourage you to manage your finances responsibly by keeping track of your account balance and reconciling it regularly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That is why we provide Bounce Protection, a special overdraft service for The Citizens Bank's customers.

#### What is Bounce Protection?

Bounce Protection is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit.

Your Bounce Protection limit may be available for checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic (ACH) payment transaction, automatic bill payment or recurring debit card payment. If you request us to do so (opt in), we may authorize ATM transfers or withdrawals and everyday debit card purchases using your available balance and your Bounce Protection limit. For business accounts the limit may be available for ATM and everyday debit card transactions with no action required.

Balances displayed do not include the Bounce Protection limit.

#### How does Bounce Protection work?

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available.

As long as you maintain your account in "good standing," we may approve your overdraft items within your unused Bounce Protection limit as a non-contractual courtesy.

For Bounce Protection consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive

overdrafts suggesting the use of Bounce Protection as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

The Citizens Bank reserves the right to limit participation to one account per household or business or to suspend, revoke, or discontinue this service without prior notice.

#### What if I go beyond my Bounce Protection limit?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed your limit, please remember that the amount of the overdraft plus our BP Overdraft Paid Item Fee of \$32 for each item will be deducted from the Bounce Protection limit. Overdrafts above and beyond your established Bounce Protection limit may result in checks or other items being returned to the payee. You will be charged a NSF Returned Item Fee of \$32 for each item returned. Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple NSF Returned Item Fees. An OD/NSF notice will be sent to notify you of items paid and/or returned.

#### What does my Bounce Protection cost?

There is no additional cost associated with Bounce Protection unless you use it. If you do use the Bounce Protection limit, you will be charged our BP Overdraft Paid Item Fee of \$32 for each overdrawn item created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, automatic bill payment, or recurring debit card payment.

If you request us to do so (opt in), we may authorize ATM transfers or withdrawals and everyday debit card purchases by using your available balance and your Bounce Protection limit. Your balance at the time these transactions post will determine the overdraft status and the assessment of fees. Other transactions initiated by you, or a delay in processing authorized transactions by the merchant, may result in previously authorized transactions posting against an insufficient balance. A BP Overdraft Paid Item Fee of \$32 will be charged for each ATM or everyday debit card transaction that posts against insufficient funds. Once opted in, you may revoke your authorization at any time by contacting us at 843-657-2001.

For business accounts, ATM and debit card transactions will be handled as described above with no action required on your part. In the normal course of business, we generally pay electronic transactions first and then checks low to high dollar amount, per the bank's policy; however, checks are often converted to electronic transactions which may post to your account more quickly, affecting the order in which they post. We reserve the

right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged our BP Overdraft Paid Item Fee of \$32 for each overdraft item paid. Multiple paid items will result in multiple fees. For example, three paid items in one day will result in \$96 in BP Overdraft Paid Item Fee. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

#### What is my Bounce Protection limit? If I have two checking accounts, can I get Bounce Protection on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business, you may have a limit on each eligible account. Some restrictions apply.

|                          |         |
|--------------------------|---------|
| TCB Free.....            | \$500   |
| TCB Secure.....          | \$500   |
| TCB Interest.....        | \$500   |
| TCB Advantage.....       | \$500   |
| TCB Select.....          | \$500   |
| Free Small Business..... | \$1,000 |
| Commercial Interest..... | \$1,000 |
| Premier Business.....    | \$1,000 |

#### How quickly must I repay my Bounce Protection?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from The Citizens Bank informing you that your Bounce Protection limit has been suspended and additional items will be returned. Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

#### What are some of the ways I can access my Bounce Protection limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your Bounce Protection limit and indicates whether or not this limit will be reflected in the balance provided.

| Access Points                         | Is my Bounce Protection available? | Does the Bounce provided reflect my Bounce Protection limit? |
|---------------------------------------|------------------------------------|--|
| Teller                                | Yes                                | No   |
| Writing a Check                       | Yes                                | N/A  |
| Visa® Debit Card (recurring)          | Yes                                | N/A  |
| Visa® Debit Card (everyday)           | No*                                | N/A  |
| ATM Withdrawal                        | No*                                | No   |
| ACH-Auto Debit                        | Yes                                | N/A  |
| Netteller Online Banking              | Yes                                | No   |
| TCB2GO Mobile Banking                 | Yes                                | No   |
| Bill Pay                              | Yes                                | N/A  |
| TCB 24-Hour Telephone Banking Service | Yes                                | No   |

\* For consumer accounts, Bounce Protection service will be made available for ATM or everyday debit card transactions on personal accounts upon your request. Call 843-657-2001 or visit one of our branches to arrange for your ATM and debit card coverage. No action is required for business accounts.

### What if I am having trouble repaying my Bounce Protection or use it frequently?

Please contact us at 843-657-2001 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce Protection more often than you intended; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you. We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively or seem to be using Bounce Protection as a regular line of credit. You will be charged a NSF Returned Item Fee of \$32 for each item returned.

Following regulatory guidance, we will contact you if you are paying multiple BP Overdraft Paid Item Fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Bounce Protection that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined Bounce Protection is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts

increases materially for an extended period of time at some point after that, we may contact you again to ensure Bounce Protection is still the most appropriate option available to you for covering your short-term credit needs.

### How do I know when I use the overdraft limit?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook. We have no obligation to notify you before we pay or return any item. The amount of any overdraft including our BP Overdraft Paid Item Fee of \$32 and/or a NSF Returned Item Fee of \$32 that you owe us is due and payable upon demand even if we do not ask you for payment. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts including all fees charged.

### How soon can I use my Bounce Protection?

If you are a new customer, we will advise you 30 or more days after your account is opened that you may use the Bounce Protection service. This is provided you have maintained satisfactory activity in the account, including making regular deposits, consistent with our internal standards for the account type for which the Bounce Protection is offered. Once you are notified your Bounce Protection limit is available to you, it may continue to be available provided you maintain the account in "good standing" as defined in this section.

### What are some other ways I can cover overdrafts at The Citizens Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your check book regularly and manage your finances responsibly. Other suggestions may be found at <https://www.fdic.gov/moneysmart> and <https://www.consumerfinance.gov/>.

The Citizens Bank offers additional ways to cover overdrafts in addition to Bounce Protection.

| Ways to Cover Overdrafts at The Citizens Bank | Example of Associated Rates and Fees <sup>1</sup> |
|---|---|
| Good account management                       | \$0   |
| Link to savings account                       | \$0 transfer fee <sup>2</sup>                     |
| Overdraft line of credit                      | 18% APR <sup>3</sup>                              |
| Bounce Protection                             | BP Overdraft Paid Item Fee of \$32 for each item  |

<sup>1</sup>This information is effective as of May 2022 and is provided as examples. <sup>2</sup>The number of transfers allowed from a savings account each month may be limited and additional fees/consequences for exceeding this limit may apply. <sup>3</sup>APR- Annual Percentage Rate – Subject to change. Please ask us about our current specific products, rates, and fees.

### What if I do not want to have Bounce Protection on my account?

If you would like to revoke your previous authorization for ATM and debit card transaction coverage, or have this service removed entirely from your account, please call 843-657-2001. While you may opt out of the privilege at any time, you are responsible for any overdrawn balances at the time of opting out.

### BOUNCE PROTECTION DISCLOSURES OVERDRAFT SERVICES CONSENT FORM – EXAMPLE ONLY

#### 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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a Savings account, or Checking account or a line of credit, which may be less expensive than our standard overdraft 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 and other transactions made using your checking account number
- Automatic bill payments

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 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 THE CITIZENS BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32.00** each time we pay an overdraft.
- There is a limit of \$160.00 on the total fees we can charge you for overdrawing your account per day.

#### WHAT IF I WANT THE 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 (843)657-2001 or complete the form below and present it at any of our locations or mail it to:

The Citizens Bank  
PO Box 446  
Turbeville, SC 29162

-----Detach Here-----

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

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

Title: \_\_\_\_\_

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

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

#### WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH THE CITIZENS BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

☐ I do not want The Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**To revoke your authorization at The Citizens Bank to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below.** Please bring this completed form to any one of our The Citizens Bank locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received. I revoke my prior authorization made to have The Citizens Bank pay overdrafts on my ATM and everyday debit card transactions.

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

Title: \_\_\_\_\_

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

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



# The Citizens Bank Welcome Guide

## Account Agreement

### Terms and Conditions of Your Account

- (1) Important Information about Procedures for Opening a New Account
- (2) Agreement
- (3) Liability
- (4) Deposits
- (5) Withdrawals
  - Important Terms for Accounts Where More Than One Person Can Withdraw
  - Postdated Checks
  - Checks and Withdrawal Rules
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  - Your Duty to Report Unauthorized Signatures (Including Forgeries and Counterfeit Checks) and Alterations on Checks and Other Items
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- (20) Remotely Created Checks
- (21) Unlawful Internet Gambling Notice (22) ACH and Wire Transfers
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- (24) Facsimile Signatures
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- (27) Indorsements
- (28) Death or Incompetence
- (29) Fiduciary Accounts
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- (31) Legal Actions Affecting Your Account
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- (33) Instructions From You
- (34) Monitoring and Recording Telephone Calls and Account Communications
- (35) Claim of Loss
- (36) Early Withdrawal Penalties
- (37) Changes in Name and Contact Information (38) Resolving Account Disputes
- (39) Waiver of Notices
- (40) Additional Terms

#### (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, and other information that will allow us to identify you. We may also ask to see your driver's license 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 North Carolina and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, 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.

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

# The Citizens Bank Welcome Guide

## Account Agreement

transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund 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) Ownership of Account and Beneficiary Designation** These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account.** This is an account in the name of one person.

**Joint Account - With Survivorship.** You intend and agree that regardless of whose funds are deposited in the account, that upon your death the balance in the account will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with right of survivorship. This agreement is governed by North Carolina General Statutes § 53C-6-6.

**Personal Agency Accounts.** Such an account allows you to name an agent who will have authority to make withdrawals from the account by check or otherwise and indorse checks payable to you for deposit only into the account and otherwise make deposits. In addition, you may elect to extend the authority of your agent so your agent may act notwithstanding your subsequent incapacity or mental incompetence. Your agent's authority would then end at such time as the agent receives notification from a qualified guardian or duly appointed attorney-in-fact. If you do not extend the authority of your agent, then your subsequent incapacity or mental incompetence will terminate the authority of your agent. This agreement is governed by North Carolina General Statutes § 53C-6-8.

**Joint Account - No Survivorship.** This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person.

**Payable on Death (POD) Account.** A beneficiary cannot withdraw unless: (1) the person creating the account dies, and (2) the beneficiary is then living. The person creating this account type reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time. This agreement is governed by North Carolina General Statutes § 53C-6-7.

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.

### (8) 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 and 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. Generally, if your stop-payment order is given to us in writing it 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. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time 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).

### (9) 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.

### (10) 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, 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 to your account, and you continue to have your account after the effective date of the change, you have accepted and 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 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.

### (11) 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.

### (12) 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.

### (13) 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 substantially 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 Fund Transfers or Substitute Checks** (For consumer accounts only). For information

# The Citizens Bank Welcome Guide

## Account Agreement

on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund 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.

### (14) 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.

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.

### (16) Setoff

We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt of you or of any partnership or other entity in which you are a partner or member, or of any individual, 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: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) 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 (c) the debtor's right of withdrawal only arises in a representative capacity. 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.

### (17) 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.

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.

### (19) 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.

### (20) 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.

### (21) 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 fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

### (22) ACH and Wire Transfers

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 fund 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 rules. 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. If we receive 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.

### (23) 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.

### (24) 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.

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.

### (26) Account Transfer

This account may not be transferred or assigned without our prior written consent.

### (27) 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.

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.

### (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.



# The Citizens Bank Welcome Guide

## Account Agreement

### (29) 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.

### (30) 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.

### (31) 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.

### (32) 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 fund 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.

### (33) 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.

### (34) 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, voicemail, 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.

### (35) Claim of Loss

The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund 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 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.

### (36) 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 withdrawal for additional information. If interest is withdrawn prior to maturity, earnings will be reduced on accounts where interest is compounded during the term.

### (37) 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.

### (38) 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.

### (39) 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.

### (40) Additional Terms

N/A

### FACTS

#### WHAT DOES THE 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Credit History
- Credit scores and Overdraft history
- Checking account information and Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

##### 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 The Citizens Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does The 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>  | No                            | We Don't Share              |
| <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 nonaffiliates to market to you</b>  | No                            | We Don't Share              |
|  |                               |                             |

##### Questions?

Call 843-657-2001 or go to [www.tcbasc.bank](http://www.tcbasc.bank)

### Who we are

|                               |                   |
|-------------------------------|-------------------|
| Who is providing this notice? | The Citizens Bank |
|-------------------------------|-------------------|

### What we do

|   |  |
|---|--|
| How does The Citizens Bank protect my personal information? | 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.  |
| How does The Citizens Bank collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Apply for a loan</li> <li>■ Give us your contact information</li> <li>■ Pay us by check</li> <li>■ Make a wire transfer</li> </ul> <p>We also collect your personal information from other companies.</p>   |
| Why can't I limit all sharing?                              | <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.</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>■ <i>The Citizens Bank has no affiliates.</i></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>■ <i>The Citizens Bank does not share with nonaffiliates so they can market to you.</i></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>■ <i>The Citizens Bank does not jointly market.</i></li> </ul>                    |



### Fee Schedule - Fees & Charges

The Following fees and charges may be assessed against your account:

Foreign ATM Transaction Fee (Non-TCB ATM withdrawal fee)\* .....\$2.00

\*A foreign ATM transaction Fee of \$2 will be charged for each withdrawal in excess of five during the statement cycle. This fee applies to ATMs that are not owned or operated by The Citizens Bank.

#### Non-sufficient funds/overdraft charges

A non-sufficient funds item, or an overdraft paid item may be created by check/draft, In person withdrawal, ACH item or other electronic means.

Overdraft Paid Item Fee .....\$32.00

NSF Returned Item Fee .....\$32.00

BP (Bounce Protections) Overdraft Paid Item Fee .....\$32.00

Daily Overdraft Fee (per day beginning on the 4th consecutive day overdrawn)..... \$5.00

*Applies to certain business account types only.*

#### Safe Deposit Box Rental Fees

3 x 5 Box .....\$30.00

3x10 Box .....\$45.00

5x10 Box .....\$55.00

10x10 Box .....\$90.00

Visa Debit Card Replacement Fee .....\$5.00

Cashier's Check (TCB customers only) .....\$5.00

Collection Item Incoming and Outgoing per item .....\$20.00

Copies of Checks (plus research fee) .....\$2.50

Dormant Account Fee .....\$3.00

Early Account Closure Fee (within 90 days of opening) .....\$15.00

Fax Per Page .....\$3.00

Garnishments and Levy .....\$75.00

Night Deposit Annual Fee .....\$25.00

Notary Service (non-customers) .....\$10.00

Photocopies (per copy) .....\$0.50

Research/Balancing Fee (per hour) .....\$25.00

Safe Deposit Box Drill Fee .....\$140.00

Safe Deposit Box Lock Replacement Fee (lost key) .....\$35.00

Statement Copies .....\$5.00

Stop Payment .....\$32.00

Wire Transfer Fees Domestic Incoming/Outgoing (per transfer) .....\$25.00

Wire Transfer Fee International Incoming/Outgoing (per transfer) .....\$50.00

Zipper Bank Bag (per bag) .....\$3.00

## Important Information For Mortgage Customers

### NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred, effective Friday, October 17, 2025. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

First Capital Bank is now collecting your payments. First Capital will stop accepting payments received from you after October 17, 2025.

The Citizens Bank will collect your payments going forward. Your new servicer will start accepting payments from you on October 20, 2025.

***If payments are mailed, please send all payments due on or after October 20, 2025 to The Citizens Bank at this address: The Citizens Bank, PO 50520, Myrtle Beach SC 29579***

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

**Current Servicer:**

First Capital Bank  
Loan Operations  
909 South Main St  
Laurinburg, NC 28352

**New Servicer:**

The Citizens Bank  
Loan Operations  
909 South Main St  
Laurinburg, NC 28352

*First Capital Bank, October 17, 2025, Present Servicer*

*The Citizens Bank, October 20, 2025, New Servicer*



# The Citizens Bank Welcome Guide

## Truth in Savings

### REGULAR SAVING

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range               | Interest Rate | Annual Percentage Yield (APY) |
|------|-----------------------------------|---------------|-------------------------------|
| 1    | Below \$100.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$100.00 | 0.030%        | 0.03%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$6.00 will be imposed every quarter if the daily balance on any day of the quarter falls below \$100.00.

You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 24 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request. A per debit fee of \$1.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of six each quarter.

### YOUNG CITIZENS SAVINGS

**ELIGIBILITY REQUIREMENTS.** You must be 18 years of age and under to open this account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range              | Interest Rate | Annual Percentage Yield (APY) |
|------|----------------------------------|---------------|-------------------------------|
| 1    | Below \$50.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$50.00 | 0.030%        | 0.03%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account.

You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 24 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request. A per debit fee of \$1.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of six during a statement cycle.

### CHRISTMAS/VACATION SAVINGS

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range             | Interest Rate | Annual Percentage Yield (APY) |
|------|---------------------------------|---------------|-------------------------------|
| 1    | Below \$5.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$5.00 | 0.050%        | 0.05%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$5.00 to open this account.

You must maintain a minimum daily balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 24 quarters of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first.

Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any statement cycle you may not make more than 1 withdrawal or transfer to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request. A per debit fee of \$10.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of one during a quarter.

### PREMIUM MONEY MARKET

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range   | Interest Rate | Annual Percentage Yield (APY) |
|------|---|---------------|-------------------------------|
| 1    | Below \$2,500.00  | 0.050%        | 0.05%                         |
| 2    | Equal to or greater than \$2,500.00 but less than \$10,000.00   | 0.070%        | 0.07%                         |
| 3    | Equal to or greater than \$10,000.00 but less than \$25,000.00  | 0.100%        | 0.10%                         |
| 4    | Equal to or greater than \$25,000.00 but less than \$250,000.00 | 0.120%        | 0.12%                         |
| 5    | Equal to or greater than \$250,000.00                           | 0.120%        | 0.12%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account. A Service Charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.



# The Citizens Bank Welcome Guide

## Truth in Savings

**BOUNCE PROTECTION.** Refer to the “Bounce Protection Section”

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** N/A  
During any month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**  
We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$5.00 will be charged for each debit transaction (withdrawal, EFT, check paid, automatic transfer or payment out this account) in excess of six during a statement cycle.

### BUSINESS SAVINGS

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range               | Interest Rate | Annual Percentage Yield (APY) |
|------|-----------------------------------|---------------|-------------------------------|
| 1    | Below \$150.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$150.00 | 0.020%        | 0.02%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$150.00 to open this account. A Service Charge of \$6.00 will be imposed every month if the daily balance on any day of the month falls below \$150.00.

You must maintain a minimum daily balance of \$150.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 24 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any month you may not make more than 1 withdrawal or transfer to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft,

debit card or similar order to a third party.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$4.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of 1 per month.

### BUSINESS MONEY MARKET

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range   | Interest Rate | Annual Percentage Yield (APY) |
|------|---|---------------|-------------------------------|
| 1    | Below \$1,000.00  | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$1,000.00 but less than \$10,000.00   | 0.010%        | 0.01%                         |
| 3    | Equal to or greater than \$10,000.00 but less than \$25,000.00  | 0.020%        | 0.02%                         |
| 4    | Equal to or greater than \$25,000.00 but less than \$100,000.00 | 0.030%        | 0.03%                         |
| 5    | Equal to or greater than \$100,000.00                           | 0.050%        | 0.05%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account. A Service Charge of \$12.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the “Bounce Protection Section”

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** During any month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**  
We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided

to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$10.00 will be charged for each debit transaction (withdrawal, EFT, check paid, automatic transfer or payment out this account) in excess of 6 during a statement cycle.

### TCB SECURE

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the “Bounce Protection Section”

**TRANSACTION LIMITATIONS.** N/A

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$6 monthly service charge.

### TCB FREE

\$50.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the “Bounce Protection Section”.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

### TCB ADVANTAGE

**ELIGIBILITY REQUIREMENTS.** This account is for customers aged 50 and older.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range               | Interest Rate | Annual Percentage Yield (APY) |
|------|-----------------------------------|---------------|-------------------------------|
| 1    | Below \$500.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$500.00 | 0.030%        | 0.03%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

# The Citizens Bank Welcome Guide

## Truth in Savings

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the "Bounce Protection Section"

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TCB INTEREST RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range               | Interest Rate | Annual Percentage Yield (APY) |
|------|-----------------------------------|---------------|-------------------------------|
| 1    | Below \$500.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$500.00 | 0.030%        | 0.03%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account. A Service Charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the "Bounce Protection Section"

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue

no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** N/A

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$.35 will be charged for each debit transaction (Withdrawal, EFT, check paid, automatic transfer, or payment out of this account). This fee will apply if the minimum in this account falls below \$500 any day of the cycle.

**TCB SELECT**

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range                  | Interest Rate | Annual Percentage Yield (APY) |
|------|--------------------------------------|---------------|-------------------------------|
| 1    | Below \$10,000.00                    | 0.050%        | 0.05%                         |
| 2    | Equal to or greater than \$10,000.00 | 0.070%        | 0.07%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$18.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

This fee will apply if the balance in your checking account falls below \$2,500 any day of the cycle or the balance in your savings or certificate of deposit or advanced line of credit falls below \$10,000 any day of the cycle.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the "Bounce Protection Section"

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**NON PROFIT**

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range                  | Interest Rate | Annual Percentage Yield (APY) |
|------|--------------------------------------|---------------|-------------------------------|
| 1    | Below \$500.00                       | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$10,000.00 | 0.020%        | 0.02%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the "Bounce Protection Section"

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**FREE SMALL BUSINESS CHECKING**

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the "Bounce Protection Section"

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Monthly Service Fees: No monthly per item debit fee up to 200 debit items per statement cycle. A fee of \$0.35 per debit will be assessed starting with the 201

# The Citizens Bank Welcome Guide

## Truth in Savings

debit item per statement cycle.

- \* Free Visa Check Card
- \* Overdraft Protection Available (subject to credit approval)
- \* eStatements available for added account security
- \* Free Online Banking with Bill Payment
- \* Free Telephone Banking

### BUSINESS ANALYSIS

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per statement cycle will be charged after 12 statement cycles of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The account may earn a credit that may be applied against monthly service charges.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\$8 Flat fee plus these fees:

- Per item paid: \$0.15
- Per deposit: \$0.25
- Per item in deposit (local): \$0.06
- Per item in deposit (foreign): \$0.07

### HMA BUSINESS ANALYSIS

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per statement cycle will be charged after 12 statement cycles of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The account may earn a credit that may be applied against monthly service charges.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\$100 monthly service charge plus these additional fees:

- Per item paid: \$0.15
- Per deposit: \$0.25
- Per item in deposit (local) : \$0.06
- Per item in deposit (foreign): \$0.07
- Cash deposited: \$0.25 per \$1000 deposited
- Cash paid out: \$0.25 per \$1000 paid out

### PREMIER BUSINESS

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are

processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BOUNCE PROTECTION.** Refer to the "Bounce Protection Section"

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per item fee of \$.35 will be charged for each transaction (withdrawal, EFT, check paid, automatic transfer, payment, or deposit, for this account) in excess of 500 debit or credit transactions.

### IOLTA

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range                 | Interest Rate | Annual Percentage Yield (APY) |
|------|-------------------------------------|---------------|-------------------------------|
| 1    | Below \$2,000.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$2,000.00 | 0.050%        | 0.05%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will not be compounded and will be paid to you by check monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account.

You must maintain a minimum daily balance of \$2,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per statement cycle will be charged after 12 statement cycles of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The account may earn a credit that may be applied against monthly service charges.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an

account, periodically when fees or charges change, and upon request.

- \$8 Flat fee plus these fees:
- Per item paid: \$0.15
- Per deposit: \$0.25
- Per item in deposit (local) : \$0.06
- Per item in deposit (foreign): \$0.07

### COMMERCIAL INTEREST

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

| Tier | Daily Balance Range                 | Interest Rate | Annual Percentage Yield (APY) |
|------|-------------------------------------|---------------|-------------------------------|
| 1    | Below \$2,000.00                    | 0.000%        | 0.00%                         |
| 2    | Equal to or greater than \$2,000.00 | 0.030%        | 0.03%                         |

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,000.00 to open this account. A Service Charge Fee of \$7.50 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

You must maintain a minimum daily balance of \$2,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$.35 will be charged for each debit transaction (withdrawal, EFT, check paid, automatic transfer or payment out of this account). This fee will apply if the minimum balance in this account falls below \$1,000.00 any day of the cycle.

A fee of \$.10 per deposited item will be charged for deposited items in excess of 100 per month.

- **What happens when my accounts are converted to TCB's system?** During the conversion all First Capital Bank accounts and systems will be converted to TCB's systems. This will occur the weekend of October 17th, and we will close at 4:00 p.m. to start the conversion process. However, you will not have access to online banking or mobile banking from close of business on Friday, October 17th through Sunday, October 19th.
- **Will the bank's phone number change?** No. The local branch phone numbers will remain the same.
- **Will the bank's hours of operation change?** Yes, new lobby hours are Monday – Thursday, 8:30-5 and Friday, 8:30-5:30
- **How will I make loan payments?** Loan payments made after October 17th can be made at your local branch or mailed to the following address: The Citizens Bank, PO Box 50520, Myrtle Beach, SC 29579
- **Can I use my First Capital Bank debit card after the conversion?** No. You will receive a new TCB debit card before the conversion for use any time after 5:00 p.m. on Oct 16th. You will also receive a new personal identification number (PIN), and you will have the option to change it to your existing PIN. Instructions on updating your PIN will be included with your new card. Since this is our first North Carolina branch and we want to ensure our customers have convenient access to their money, we are refunding merchant and network fees when using non-TCB ATMs.
- **Can I use my First Capital Bank checks after the conversion?** No, you will receive a packet of starter checks in the mail prior to conversion, if you need additional checks, you can order from our website or at your local branch. If you order from an outside vendor, please make sure to update the routing number to 053207339.
- **Will my new TCB debit card function the same as it always has?** Yes. Your new TCB debit card will retain the same ATM and point of sale limits as your card today. The TCB debit card is contactless and, we do offer Apple, Android and Google Pay in conjunction with our debit card.
- **Will my direct deposits or automatic payments be affected?** You will need to update the routing number for your ongoing direct deposits and automatic payments to 053207339 any time after Oct 17th. If you use your First Capital Bank debit card for automatic payments, they will no longer work as of 5PM on October 16th. Please update your payment information using your new TCB debit card once you activate.
- **Will I need to re-enroll in online or mobile banking? What else do I need to know?** More information about the Digital banking and TCB 2GO app will be released closer to October 17th. However, this is what we know as of now:
  - Mobile banking users will need to delete the First Capital Bank app and download the The Citizens Bank app (TCB-2Go). The app will ask for your online banking username and password.
  - If you have set up recurring transfers, eStatements, Bill Pay, Remote Deposit, and alerts, you will need to recreate that in The Citizen's Bank Digital Banking. If it will be easier, please print or notate that information in your current Online Banking to use as a reference.
- **Will I still be able to retrieve all of my check and deposit images in online/mobile banking?** No
- **Will I need to re-enter Bill Pay information?** Yes. Payee, history, and pending payment information will need to be re-input in the new system.
- **Will my deposits still be FDIC insured?** Yes. You can learn more at [fdic.gov](https://www.fdic.gov).
- **Will my statement cycle change?** You will receive your last statement from First Capital Bank, to be processed on October 17th, and your first statement from TCB at the end of October. Going forward, your statement date may change based on the type of account you have. Please note that TCB does not offer combined statements, therefore, you will receive separate statements for all converted accounts.
- **Why do my deposit and loan statements look different?** During this transition, you may notice that your statements look a little different. If you have any questions, please contact your branch for help.





## VISION STATEMENT

The Citizens Bank will remain a high performing locally owned and operated community bank. We will strive to be the Bank of choice for customers and the employer of choice for bankers in our communities. We will continually pursue opportunities for growth organically and through acquisitions with strategic discipline. We will not sacrifice long-term performance or our mission for the sake of growth.

## MISSION STATEMENT

The Citizens Bank's mission is to consistently increase shareholder value focused on soundness, profitability and growth by providing superior customer service and competitive Banking products to sustain long term relationships with our "stakeholders" which includes customers, employees, and the communities we serve.

## CORE VALUES

- Customer Service
- Community Engagement
- Honesty and Integrity
- Soundness & Profitability
- Collaborative and Inclusive Work Environment
- Community Reputation
- Employee Engagement

## SLOGAN

Solid Traditions. Smart Solutions.







**THE CITIZENS BANK**

*Solid Traditions. Smart Solutions.*

