



First Westroads
With you on the journey
Bank

TECHNOLOGY UPGRADE

Please Save this Booklet for Future Reference.



A LETTER FROM OUR CHAIRMAN

A few years ago, I tasked the First Westroads Bank Team with improving our banking technology to better meet our clients' current and future needs. I am delighted to share with you that our team has far surpassed my expectations.

Beginning on Monday, October 28th, 2024, First Westroads Bank will be utilizing state of the art banking technology that will enhance our products and services while providing our clients with a Five Star client experience. Some of our enhancements include new Contactless Debit Cards, upgraded Online Banking for consumers and businesses, and many more new products.

Although many of these improvements will be implemented behind the scenes, we are committed to keeping you informed with timely and frequent updates. This booklet highlights our new technology and what steps you need to take during this process.

Key Points:

- System Downtime: From Friday, October 25th at 5:00pm, to Monday, October 28th at 8:00am, the systems will be down and unavailable while we transition.
- Password Update: You'll need to create a new online banking password.
- Username: Your existing username will carry over.
- New Debit Card: You will receive a new debit card; set your pin and use your new debit card beginning Sunday, October 27th.
- Mobile App: Download the new phone app from the Google Play Store or Apple App Store the morning of Monday, October 28th.

We offer flexible technology upgrade support tailored to fit your style and schedule:

- Call Support: For personalized assistance, call our dedicated banking technology support line at 402-884-1016, available 7:30am - 6:00pm, Monday through Friday.
- In-Person Assistance: Our trained staff is available to provide one-on-one help.
- Online Resources: Visit our technology upgrade webpage at www.firstwestroads.bank/technologyupgrade for comprehensive information and resources.

We're excited to embark on this journey of growth and modernization together! If you have any further questions or need assistance, please reach out to us. We value your trust in and commitment to First Westroads Bank.



Chris J. Murphy
Chairman

IMPORTANT DATES & CONTACT INFORMATION

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**We will be here for YOU
through this upgrade!**

 **402.884.1016**

**PHONE AND IN BRANCH
ASSISTANCE AVAILABLE**

Thursday, October 24th: 7:30am - 6:00pm
Friday, October 25th: 7:30am - 6:00pm
Saturday, October 26th: 9:00am - 12:00pm
Monday, October 28th: 7:30am - 6:00pm
Tuesday, October 29th: 7:30am - 6:00pm
Wednesday, October 30th: 7:30am - 6:00pm

**Our lobbies will be
Open Saturday, October 26th and
Closed Sunday, October 27th.**

All times listed are noted as Central Standard Time (CST).

DATES TO KEEP IN MIND



Friday, October 11th, 2024

New debit cards will be mailed out to all customers. They will arrive in a plain unmarked envelope, so please keep an eye out! A new PIN mailer will follow 1-2 days later. Activate your new PIN and then cards will be ready to use on Sunday, October 27th.

Friday, October 18th, 2024

Checkout our online guides to get familiar with our new electronic banking services and learn how to login on October 28th.

Friday, October 25th - Sunday, October 27th, 2024

Technology Upgrade Weekend!
First Westroads Bank's technology systems will be in a view only mode as we work through the upgrade.

If you have any questions, give us a call at our dedicated technology upgrade phone number.

Monday, October 28th, 2024

Our technology upgrade is complete! Please watch your inbox or check www.firstwestroads.bank for any updates.

Please Be Safe

Please be mindful of who you are giving your sensitive information to during this time. Your information's safety is our #1 priority through this transition. You will only be contacted by us from the following two phone numbers: (402) 884-1016 or (402) 330-7200.

Please be vigilant during this time. If you feel as though you have been subjected to any sort of fraudulent activity, please contact us immediately.

THINGS FOR YOU TO KNOW

As a community bank, we pride ourselves on building and maintaining relationships with our customers. We are focused and committed to making sure this upgrade goes as simply and smoothly as possible.

There will be additional information about specific products impacted by this upgrade. If you have any questions at all, please call 402.884.1016 or visit our two locations.

You can also visit our website at www.firstwestroads.bank/technologyupgrade for additional information.

Process & Timeline

You will be able to use your banking services like normal up until our technology upgrade weekend. Over that weekend, our systems will be temporarily unavailable on Friday, October 25th at 5:00pm and any transactions posted between that time and Monday, October 28th, will not be seen until Monday morning. On the morning of October 28th, you will experience the new look and feel of our online and mobile banking.

During this upgrade, your status with the bank will not change. This is a system upgrade to offer you the same reliable services you have come to expect with new features. Much of the work needed to upgrade will be done by the team at First Westroads Bank. If there is something that you need to do, we will communicate it.

Account Information

Your account number and routing number will remain the same. You will not need to order new checks nor deposit slips.

Online Account Opening

Our new online account opening option will not be available immediately, but we will have an option for you to open accounts online and save the trip entirely. You'll be able to complete the identification steps, choose your new account(s), and submit data to us in minutes. Bank review and approval will be required prior to acceptance.

Debit Card

You will be receiving a new debit card from First Westroads Bank in the mail. These cards will have a sleek new look and be more distinguishable between the card types: Consumer, Business, and HSA. New debit cards will be mailed to customers on Friday, October 11th.

Your current debit card will be deactivated on the evening of Saturday, October 26th. You will be able to activate and begin using your new First Westroads Bank debit card on Sunday, October 27th.

Recurring payments and merchants will not be transferred to the new card. These will need to be reestablished on **Monday, October 28th.**

Your new debit card will have the contactless payment feature. We will also be able to instantly issue debit cards in-branch at either of our locations.

Mobile & Online Banking

We will be consolidating our mobile banking apps into one singular app. Your enrollment in online banking will carry over to our new system, so your username will not change. However, you will need to update your password.

Your temporary password is the last 6 digits of your SSN or EIN. There will also be the new feature of multi-factor authentication for security of accounts. We will have Plaid integration that allows customers to safely transfer to and from external accounts. Customers will be able to securely facilitate transfers with other applications they use in their everyday lives, including Venmo and Chime.

Our New System

The new system is easy to navigate and user friendly. Additionally, we will have customer service staff readily available to assist with this change. You should also expect shorter wait times in the branches, as more of our system processes will be automated. Please call 402.884.1016 for assistance with anything during this technology upgrade. Our goal is to make this transition as easy as possible for you.

The new system will only retain statement records for the past 2 years. Please be sure to print or save any statements you need, as you will not be able to access records beyond this 2-year limit.

If you need statements prior to the limit after our upgrade, please give us a call and we will be happy to help you with your request.

ONLINE & MOBILE BANKING

Access to our new and improved Online and Mobile Banking will be available on **Monday, October 28th at 8:00am**. Consumer and Business customers will now use the same Online Banking website and Mobile Banking app. Our new First Westroads Banking app will be available for download from the Apple App Store or Google Play Store. The app will be called "First Westroads Bank Mobile". Once downloaded, please delete the old apps. Your username will remain the same but a new password will need to be set.

How to Login to The Updated Online Banking Experience

Your current username will remain the same on our new system.

In the Password field, enter your temporary password (**this is the last six digits of your social security number or EIN if you are a business account**). If you don't know your username or temporary password, please contact our bank technology support team at 402.884.1016.

All customers will be required to establish a new password in the new Online Banking system and Mobile App. Use the "Password Rules" dialogue box to see the password requirements for a strong password.

Next, secure your account by completing a two-step authentication by choosing a verification method:

1. Email
2. Text message to a mobile device
3. Authenticator app - our new banking platform supports any authentication app using manual code entry

ONLINE BANKING AVAILABILITY OVER UPGRADE WEEKEND

Starting at 5:00pm on Thursday, October 24th, Online and Mobile Banking will transition into a view only mode. During this time, you will be able to view your accounts, however recent transactions will not be reflected in the balance shown.

- **Bill payment items and transfers need to be submitted before Friday, October 18th. New transfers and bill payments cannot be initiated after October 18th.**
- **Account Alerts and Recurring transfers will need to be reestablished on Monday, October 28th.**

Telephone Banking

Telephone banking service

- Get 24-hour access to your business or personal accounts by telephone
- Call **(402) 330-7201 OR (800) 591-5956**
 - Quick access to account information
 - Ability to hear current deposit rates
 - Ideal for those without internet access or when systems are down

Contact a First Westroads Bank Personal Banker to set up telephone banking access.

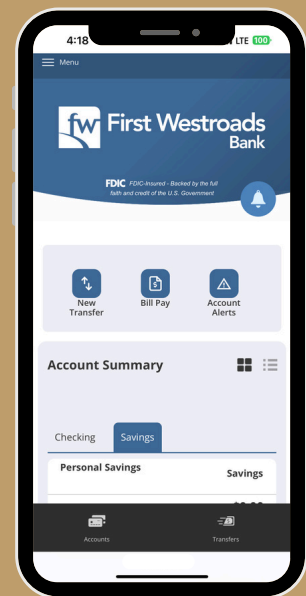
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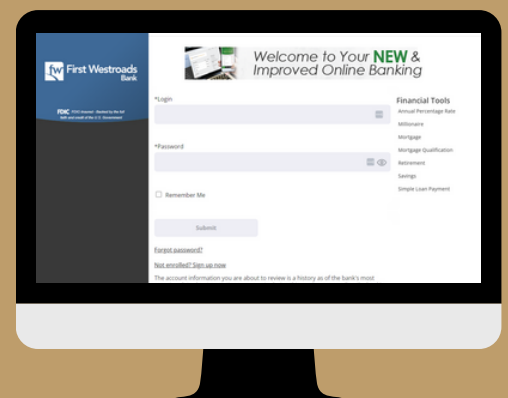
New App Icon



Mobile Banking



Online Banking



UPGRADE WEEKEND: WHAT DO YOU NEED TO KNOW?

CUSTOMER CHECKLIST

Prior to October 18th

- ✓ Verify that your Online Banking username is readily available to you.
- ✓ Ensure First Westroads Bank has your current contact information.
- ✓ Add any new Bill Pay vendors, or modify your existing payments as needed before 1:00am on Friday, October 18th. Access to the Bill Pay feature will be temporarily unavailable through the upgrade weekend.

On Thursday, October 24th

- ✓ Complete all mobile deposit transactions before 1:00pm. Mobile Deposit will be temporarily unavailable through the weekend.
- ✓ Download or print your past statements before 5:00pm for uninterrupted access to these files.
- ✓ Activate your new debit card by setting a new PIN.

On Saturday, October 26th

- ✓ Activate your new debit card by setting a new PIN.

Beginning Monday, October 28th

- ✓ Download our new mobile app or visit www.firstwestroads.bank to begin an enhanced Online Banking experience that's designed with your best interest in mind.



FIND THIS PACKET
ONLINE HERE!

ESSENTIAL UPGRADE WEEKEND INFORMATION

DEBIT CARDS

New debit cards will be issued as part of this upgrade.

- Your current debit card and PIN information will cease to work on the evening of Saturday, October 26th, 2024.
- After activation and setting of a new PIN, your new debit card will become active on the evening of Saturday, October 26th.
- Once they are activated, please enjoy the new designs and new contactless payment feature.

INACTIVE DEBIT CARDS

First Westroads Debit Cards that have not been used within the last 12 months are considered inactive and will not be replaced during this technology upgrade. If you would like a new one, please contact us at 402.884.1016. To ensure that your card is active in our system, make sure to use it at least once every 12 months.

ATMs

First Westroads Bank ATMs will be out of service over the upgrade weekend.

- Please enjoy the other ATMs in the Money Pass network.

ACCOUNT STATEMENTS

All customers (including those enrolled in eStatements) will receive a paper statement in the mail for their accounts with transactions through Thursday, October 24th. Your normal statement cycle and delivery method will resume after Monday, October 28th.

- You may receive more than one statement for each account within 30 days.
- There is no need to re-enroll your accounts in eStatements.
- Historical statements will be temporarily unavailable. For uninterrupted access to your past statements, we recommend you download or print them before Wednesday, October 23rd.

PERSONAL ACCOUNT CHANGES

As part of our technology upgrade, we are taking this time to improve and simplify our account offerings. Please look through these tables of Personal Account changes to see how this affects you.

Changes will go into effect on Monday, October 28th.

CURRENT PRODUCT	NEW PRODUCT
Safe Checking, Regular Checking	Basic Checking
Classic Checking, Premier Checking, Safe Now, Now, Interest Rewards Checking, Repurchase Agreement	Premier Checking
Preferred Now Checking	Elite Checking

CURRENT PRODUCT	NEW PRODUCT
Safe Money Market (Consumer)	Consumer Money Market
Preferred Money Market (Consumer)	Consumer Elite Money Market

More information regarding account changes can be found in the Deposit Account Agreement and the Disclosure Book included in this pamphlet.

UNCHANGED PERSONAL ACCOUNTS

The chart below is for account names which will **NOT** be changing. Although the name of the account will remain the same, there may be changes to terms and conditions which **will go into effect on Monday, October 28th**.

UNCHANGED PRODUCTS
HSA Individual
HSA Family
Savings Account

NEW PERSONAL CHECKING ACCOUNTS

	Basic Checking	Premier Checking	Elite Checking
To Open:	\$100	\$100	\$100
Minimum to Avoid Charge:	\$0	\$2,500	\$10,000
Maintenance Fee	\$0	\$10	\$20
# Surcharge Free Foreign ATMs	2	4	Unlimited
Charge per Foreign ATM Transaction	\$2	\$2	Free
Statements	Free e-Statement \$5 paper statement	Free e-Statement \$5 paper statement	Free e-Statement and paper statement

NEW PERSONAL SAVINGS ACCOUNTS

	Basic Savings	Consumer Money Market	Consumer Elite Money Market
To Open:	\$100	\$100	\$100
Minimum to Avoid Charge:	\$0	\$2,500	\$25,000
Maintenance Fee	\$0	\$15	\$20
# Surcharge Free Foreign ATMs	2 (With Tied Acct)	4	Unlimited
Charge per Foreign ATM Transaction	\$2 (With Tied Acct)	\$2	\$0
Withdrawals	6 Free, then \$3 per	6 Free, then \$3 per	6 Free, then \$3 per
Deposits	\$0	\$0	\$0
Statements	Free e-Statement \$5 paper statement	Free e-Statement \$5 paper statement	Free e-Statement and paper statement

NEW BUSINESS ACCOUNTS

	Basic Business Checking	Premier Business Checking
To Open:	\$100	\$100
Minimum to Avoid Charge:	\$1,000	\$2,500
Maintenance Fee:	\$10	\$25
# of Free Transactions:	100	200
Charge per Transaction after Free:	\$0.25	\$0.25
Statements:	Free e-Statement \$5 paper statement	Free e-Statement \$5 paper statement
Interest Paid:	No	Yes

	Analysis
Maintenance Fee:	\$15
Credits Fee:	\$0.20
Debits Fee:	\$0.20
Item Deposited Fee:	\$0.10
Coin per Roll and Currency per Strap:	\$0.15
Statements:	Free e-Statement \$5 paper statement
Earnings Credit:	Set at Management Discretion
Special Handling + 2 Signatures required Fee:	\$25

DEPOSIT SERVICES

Remote Deposit

Make bank deposits directly from your office with our Corporate Capture service. The check scanner allows you to scan checks and send them electronically to First Westroads Bank, where they will be processed immediately upon receipt just as if you'd stopped by the bank. The results will be faster deposits, more efficient collections, and tremendous convenience for you and your business.

Excludes checks drawn on financial institutions located outside of the United States, third-party checks, remotely created checks, and substitute checks.

Deposits made after 6:00 p.m. will be credited to your account on the following business day.

Automatic Clearing House (ACH)

Meet your highly capable electronic payments and deposits manager. The ACH manager provides you with a payment option that's fast, safe and incredibly easy.

Lockbox

Simplify the accounts receivable process with our Lockbox service. By having your customers send payments directly to us. We'll quickly and efficiently process them and deposit the funds into your account. Lockbox makes it that easy.

Check and ACH Positive Pay

A watchdog for your accounts with fraud prevention and detection.

Positive Pay can help reduce fraud by identifying unauthorized check and ACH transactions posted to your account before final payment is made. This comprehensive solution compares transactions with daily failures against the transactions you submitted. Exceptions such as duplicate transactions, amount discrepancies and check-number mismatches are identified automatically. Decisions on exception items are made by you within internet banking.

DIGITAL BANKING CHANGES

Account Alerts

Once you've created your new Online and Mobile Banking login, you may enroll in Account Alerts to stay connected and informed. Previous account alerts will not transfer.

- Users can choose to receive Account Alerts via text, email, and/or in-app message.
- Changes to username or password, new device login, email address update, and mobile phone number updates will automatically send an Account Alert.

Bill Pay

Bill Pay payments that are scheduled prior to 1:00am on Friday, October 18th, will be paid on schedule through October 28th. No new payments can be scheduled after Friday, October 18th. **Access to Bill Pay will become temporarily unavailable starting at 1:00am on Friday, October 18th. Bill Pay will resume on Monday, October 28th, after the upgrade.**

- If you have any payments due between Friday, October 18th, and Monday, October 28th, input them into the Bill Pay system before 1:00am on Friday, October 18th.
- If you have any payments due between Friday, October 25th, and Sunday, October 27th, that cannot wait until Monday, October 28th, to be paid, please adjust your payment date to Friday, October 18th.
- Payees, recurring payments, scheduled payments, and six months of payment history will be transferred to the new Bill Pay system. Default payment methods for saved payee templates may change. Please verify before sending a new payment.
- Contact our solutions center at 402.884.1016 with any pending payment inquiries.

Deposit and Payment Deadlines

All times listed are Monday-Friday, Central Time.

Wire Origination Outbound ----- 3:00pm

Wire Origination Inbound -----4:00pm

Teller deposits will post the same business day they are accepted.

Direct Deposits

There will be no interruption to the Direct Deposits received for Friday, October 25th.

Internal Transfers

Recurring internal transfers that are scheduled for Thursday, October 24th, and prior will post as scheduled. Anything scheduled after will not post and needs to be done manually.

Transfers scheduled for Saturday, October 26th, or Sunday, October 27th, will occur on Monday, October 28th.

External Transfers

External transfers will become temporarily unavailable starting at 1:00am on Friday, October 25th.

You can enroll through Online and Mobile Banking beginning Tuesday, October 29th. **Once enrolled, you can link your external accounts. Previously linked accounts will need to be re-established.**

Mobile Deposit

Complete all mobile deposit transactions before 1:00pm on Thursday, October 24th. This feature will be temporarily unavailable until Monday, October 28th, when our new Mobile Banking app is available.



QuickBooks, Plaid, & 3rd Party Integrations

Third party integrations will be temporarily unavailable beginning Friday, October 25th and restored on Monday, November 4th. We will be working closely with these third-party providers to re-establish connectivity. Until connectivity is restored, you will be unable to sync new transactions or validate your First Westroads Bank accounts. **Previously linked accounts will need to be re-established.**

- Downloads for Quicken or .QFX files will be discontinued.
- However, you can download files in .CSV, .TXT, .OFX and .QBO format at your convenience.



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Terms and Conditions of Your Account

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(1) Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, 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 Nebraska 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.

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

(3) Liability

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

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

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

(4) Deposits

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

(5) Withdrawals

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

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

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

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

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

(5) Withdrawals, Continued

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic 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.

Single-Party Account. Such an account is owned by one party.

Multiple-Party Account. Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

(7) Rights at Death

Single-Party Account. At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship. At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship. At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation. At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation. At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

(8) Business, Organization, and Association Accounts

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

(9) Stop Payments

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

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law 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. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us.) 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 it is not confirmed in writing or by another type of record 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).

(10) Telephone Transfers

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

(11) Amendments and Termination

We may change any term of this agreement. For such changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also suspend or terminate a service or close this account at any time upon reasonable notice to you and, if we close the account, tender of the account balance personally or by mail. 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 or account closure becomes effective. For instance, if we suspect

(11) Amendments and Termination, Continued

fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new terms.

When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account.

Items presented for payment after the account is closed may be dishonored.

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.

(12) Correction of Clerical Errors

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

(13) Notices

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

(14) Statements

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

(14) Statements, Continued

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 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.

(15) 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.

(16) Temporary Account Agreement

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

(17) Setoff

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

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

(18) 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.

(19) Check Cashing

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

(20) 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.

(21) 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.

(22) 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.

(23) 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 a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

(24) 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.

(25) 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.

(26) Agency (Power of Attorney) Designation

The agent is merely designated to conduct transactions on behalf of the owner or owners. Owners do not give up any rights to act on the account, and the agent may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

(26) Agency (Power of Attorney) Designation, Continued

For accounts owned by a single individual, the owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner.

If our policy allows for the designation of an agent on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the agent to act on his/her behalf. Any one owner may revoke or terminate the authority, and the agent's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the agency, the agency is terminated upon the death of the last surviving owner.

(27) Restrictive Legends or Indorsements

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

(28) Account Transfer

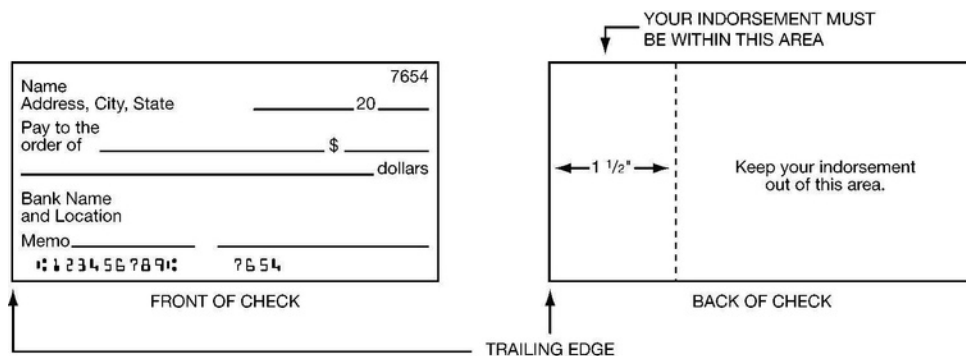
This account may not be transferred or assigned without our prior written consent.

(29) 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.



(29) Indorsements, Continued

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.

(30) 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.

(31) 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.

(32) 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.

(33) 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 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.

(34) 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.

(35) 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.

(36) 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.

(36) Monitoring and Recording Telephone Calls and Account Communications, Continued

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.

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

(38) 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.

(39) 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.

(40) 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.

(41) 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.

(42) Additional Terms

ACCOUNT FEES & CARD LIMITS - Consumer

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Effective October 25, 2024

ATM/Debit Card Fees

Debit Card Gallery Image

Replace lost card	No Charge
Replace compromised card	\$10.00
ATM Card dollar limit (per day)	No Charge
Debit Card ATM dollar limit (per day)	\$510.00
Debit Card purchase limit (per day)	\$510.00
Non-First Westroads Bank ATM Account Transfer & Inquiries after TWO (2) free	\$2,500.00
First Westroads Bank ATM or Non-First Westroads Bank ATM Withdrawal fee	\$2.00
<i>(Other institutions may impose a fee for the use of their ATMs)</i>	No Charge

Overdraft Product Fees

Non-Sufficient Funds Fee per presented item*PAID (May be imposed for paying or not paying transactions created by checks, in-person (teller) withdrawals, ATM withdrawals or other electronic means.)	\$33.00
Returned NSF Item Fee per presented item *RETURNED	

Online Banking Fees

First Westroads Bank BillPay	No Charge
First Westroads Bank Mobile APP	No Charge
Person to Person payments	No Charge

Wire Transfer Fees

Domestic – Incoming – each	\$15.00
Domestic – Outgoing – each	\$25.00
Foreign – Incoming – each	\$25.00
Foreign – Outgoing – each	\$50.00

Night Deposit Miscellaneous Fees

Tamper-evident night deposit bags (per 100 bags)	\$30.00
Replacement night deposit key	\$20.00

Safe Deposit Box Fees

Safe Deposit Box drilling fee (collected in advance)	At Cost
Replacement Safe Deposit box key fee	At Cost
Safe Deposit Box fee	Based on box size

Dormant Fees

Dormant Account fee – per month – A checking account or Health Savings account (HSA) is dormant if for twelve months you have made no deposits or withdrawals to the account. A dormant fee will be assessed each month when the balance is below \$250.00	\$5.00
A money market account or savings account is dormant if for twenty-four months you have made no deposits or withdrawals to the account A dormant fee will be assessed each month when the balance is below \$100.00.	\$5.00

Other Fees

First Westroads Bank check printing fee	Varies based on style
Stop Payment	\$30.00
Returned Deposit item fee – each	\$7.00
Statement Print Fee (per statement cycle)	\$5.00
Garnishment fee – each	\$75.00
Collection Item – each	\$25.00
Foreign deposit item – each	\$15.00
Foreign currency exchange	\$20.00
Account research and reconciliation fee (\$30.00 min fee)	\$30.00/hr
Returned mail fee (per statement cycle) - each	\$10.00
Premature Account Closing (within 90 days of opening)	\$25.00
Cashier's Check fee – Customer-each	\$5.00
Cashier's Check fee – non-customer – each	\$10.00
Certified Check fee – each	\$25.00
Money Order fee – each	\$5.00
Photocopies of Checks/Items fee – per page	\$2.00
Escheatment fee – each	\$50.00
Notary Public Service fee – Customers	No Charge
Notary Public Services fee – non-customers	\$10.00

*We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. 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 notice of penalty for early withdrawal.

FACTS

WHAT DOES FIRST WESTROADS 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 income
- Account balances and payment history
- Credit history and credit scores

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

HOW?

Financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason First Westroads Bank chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does FWB Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For our joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes - information about your transaction and experineces	NO	NO
For our affiliates' everyday business purposes - information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Call 402.884.1016 or go to www.firstwestroads.bank

WHO WE ARE

Who is providing this notice?

First Westroads Bank

WHAT WE DO

How does First Westroads 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 First Westroads Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only.

- Sharing for affiliates' everyday business purposes - information about your creditworthiness.
- Affiliates from using your information to market to you.
- Sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- First Westroads Bank has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include third parties to assist us in servicing your loan or account with us, government entities in response to subpoenas, direct marketing firms and credit bureaus.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- First Westroads Bank does not jointly market.