

HERITAGE
BANK OF COMMERCE

DEPOSIT PRODUCT DISCLOSURES

Contents

Premium Plus Checking	1
Premium Legacy Checking	1
Legacy Checking.....	2
Business Savings.....	2
Business Money Market.....	3
Business Venture Money Market.....	4
Business Interest Checking.....	5
Basic Business Checking.....	6
Attorney Client/State Bar Trust Account	6
Analyzed Business Interest Checking	7
1 Year / 2 Year IRA	8
1 Year and Over Jumbo Certificate of Deposit	9
1 Year and Over Certificate of Deposit.....	10
31-364 Day Jumbo Certificate of Deposit	11
31-364 Day Certificate of Deposit.....	12
Business 14-30 Day Jumbo Certificate of Deposit.....	13
Personal Money Market	14
Personal Savings	15
Personal Venture Money Market.....	16
Premium Checking.....	17
Personal Checking	17

Premium Plus Checking

Description: An unlimited transaction, interest bearing checking account available to all individuals.

Additional Features: Your monthly service charge is waived.

Minimum Opening Balance: You must deposit \$1,000.00 to open this account.

Rate Information: This is an interest-bearing account. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest is paid only on the portion of the account balance above \$25,000. Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Bank reserves the right to require not less than 7 days' notice before any withdrawal.

Balance Information: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Fees: Fees are waived for the following services: Official Checks, Returned Deposited Items, Incoming Wires, Outgoing Wires, and Stop Payments.

Effective: January 1, 2020

Premium Legacy Checking

Description: Available exclusively to Non-Profit Organizations and Foundations, this checking account is interest bearing and allows free check writing and deposits. Subject to review for high volume or non-standard activity.

Additional Features: There are no monthly maintenance charges associated with this account. Unusual levels of activity or special service requests may be subject to review. Activity of this type may cause the account to incur analyzed charges.

Minimum Opening Balance: No minimum.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$2,500.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Fees: Free Official checks. First order of standard checks free or cost applied to any special orders. Limited to availability, a 50% discount on a Safe Deposit Box, given at the time of rental (NOTE: Safe Deposit Box contents are not FDIC insured). All other fees and charges apply.

Effective: January 1, 2011

Legacy Checking

Description: Available exclusively to Non-Profit Organizations and Foundations, this checking account allows free check writing and deposits. Subject to review for high volume or other non-standard activity.

Additional Features: There are no monthly maintenance charges associated with this account. Unusual levels of activity or special service requests may be subject to review. Activity of this type may cause the account to incur analyzed charges.

Minimum Opening Balance: No minimum.

Fees: Free Official checks. First order of standard checks free or cost applied to special orders. Limited to availability, a 50% discount on a Safe Deposit Box, given at the time of rental (NOTE: Safe Deposit Box contents are not FDIC insured). All other fees and charges apply.

Effective: January 1, 2011

Business Savings

Description: A savings account for business clients.

Minimum Opening Balance: You must deposit \$100.00 to open this account.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$100.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: You may make a maximum of six (6) preauthorized, automatic, electronic, or telephone transfers or withdrawals per monthly statement cycle on this account. Transfers initiated at an automated teller machine, by mail, messenger, or in person at the Bank are unlimited. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a more appropriate deposit account product.

Monthly Service Charge: \$5.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you maintain a minimum daily balance (the amount of principal in the account each day) of \$1,000.00.

Fees: A service charge of \$15.00 will be assessed for each transaction exceeding the limits established above. Please refer to the "Other Account Fee Schedule" and the "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: January 1, 2011

Business Money Market

Description: An interest-bearing Money Market account available to all business clients.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: There is no minimum balance required to earn interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: You may make a maximum of six (6) transfers or withdrawals per statement cycle on this account. These transfers or withdrawals may be transfers or they may be made by check, draft, debit card or similar order to third parties including point-of-sale (POS) transactions. Transfers initiated at an automated teller machine, by mail, messenger, or in person at the Bank are unlimited. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a more appropriate deposit account product.

Monthly Service Charge: \$15.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you (1) maintain a minimum daily balance (the amount of principal in the account each day) of \$2,500.00 or (2) maintain an average daily available balance of \$5,000.00. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Fees: An excess withdrawal charge of \$15.00 will be assessed for each transaction exceeding the limits established above. Please refer to the "Other Account Fee Schedule" and "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: January 1, 2011

Business Venture Money Market

Description: Designed for the client who keeps a minimum balance of \$500,000.00, this is an interest-bearing Money Market account available to all types of business clients.

Minimum Opening Balance: You must deposit \$500,000.00 to open this account.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: There is no minimum balance required to earn interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: You may make a maximum of six (6) transfers or withdrawals per statement cycle on this account. These transfers or withdrawals may be transfers or they may be made by check, draft, debit card or similar order to third parties including point-of-sale (POS) transactions. Transfers initiated at an automated teller machine, by mail, messenger, or in person at the Bank are unlimited. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a more appropriate deposit account product.

Monthly Service Charge: \$25.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you (1) maintain a minimum daily balance (the amount of principal in the account each day) of \$25,000.00 or (2) maintain an average daily available balance of \$50,000.00. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Fees: An excess withdrawal charge of \$15.00 will be assessed for each transaction exceeding the limits established above. Please refer to the "Other Account Fee Schedule" and "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: January 1, 2011

Business Interest Checking

Description: An interest-bearing checking account designed for any business client with low to moderate activity levels. Subject to review for high volume cash activity or other non-standard activity.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Rate Information: This is an interest-bearing account. Your interest rate and annual percentage yield (“APY”) are determined at the Bank’s discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non- cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$2,500.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Monthly Service Charge: \$15.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you (1) maintain a minimum daily balance (the amount of principal in the account each day) of \$5,000.00 or (2) maintain an average daily available balance of \$7,500.00. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Fees: Please refer to the “Other Account Fee Schedule” and the “Analysis Fee Schedule” for other fees and charges that may apply to your account.

Effective: January 1, 2011

Basic Business Checking

Description: A non-interest-bearing checking account designed for any business client with low to moderate activity levels. Subject to review for high volume cash activity or other high volume or non-standard activity.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Monthly Service Charge:

- No monthly service charge with average daily available balance greater than \$20,000.00
- \$5.00 monthly service charge with average daily available balance of \$10,000.01 to \$20,000.00
- \$10.00 monthly service charge with average daily available balance of \$5,000.01 to \$10,000.00
- \$15.00 monthly service charge with average daily available balance of \$2,500.01 to \$5,000.00
- \$20.00 monthly service charge with average daily available balance of \$2,500.00 or less

The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Transaction Limits: You may make up to 25 deposits per statement cycle. If you exceed these transaction limits, we reserve the right to either close your account or transfer your account to a more appropriate deposit account product.

Fees: There is a charge of \$1.50 for each deposit exceeding 25 per statement cycle. There is a charge of \$0.15 for each check exceeding 100 per statement cycle. Please refer to the "Other Account Fee Schedule" and the "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: September 1, 2011

Attorney Client/State Bar Trust Account

Description: An interest-bearing checking account for client trust funds held by an attorney or law firm.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Rate Information: This is an interest-bearing account, which features a tiered rate schedule. The interest rate and annual percentage yield will match that of our Business Venture Money Market Account, per the "Comparable Product Rate" program of the Legal Services Trust Fund Program of the State Bar of California (LSTFP). The interest rate and annual percentage yield ("APY") will be determined at the Bank's discretion and may change at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, accrued interest for that period will not be paid. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Paid interest is remitted to the California State Bar Association to help pay for legal aid for low-income individuals.

Balance Information: There is no minimum balance required to earn interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Fees: Please refer to the "Other Account Fee Schedule" and the "Analysis Fee Schedule" for other fees and charges that may apply to your account. There is no monthly service fee for this account.

Effective: August 1, 2019

Analyzed Business Interest Checking

Description: An interest-bearing account designed for the business client with moderate to high activity levels.

Additional Features: This is an analyzed account.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Rate Information: This is an interest-bearing account. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$2,500.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Monthly Service Charge: A \$25.00 monthly service charge in addition to any analysis fees per the "Analysis Fee Schedule" may be assessed to your account.

Monthly Service Charge Waiver: Credit earnings on account balances can offset some or all of your monthly fees. Any interest earned on this account will be deducted from the Credit Earnings.

Fees: Please refer to the "Other Account Fee Schedule and the "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: September 1, 2011

1 Year / 2 Year IRA

Description: This account is an interest-bearing investment tool designed to aid individuals in planning for retirement.

Minimum Opening Balance: You must deposit \$1,000.00 to open this account.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. The interest rate and annual percentage yield ("APY") are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening. You will be paid the disclosed rate until the maturity date of the Certificate of Deposit.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account quarterly. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$1.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations/Deposits: Early withdrawal penalties will be assessed by the Bank for any withdrawals made prior to age 59 ½. You may make additional deposits to this account, which fall under any rules outlined in the IRA Custodial Agreement of the Roth IRA Custodial Agreement. Each additional deposit has the same maturity date as the original deposit. The interest rate on each additional deposit remains the same as the original deposit.

Annual Service Charge: \$20.00 annual service charge.

Annual Service Charge Waiver: Your annual service charge is waived if you maintain a minimum daily balance (the amount of principal in the account each day) of \$10,000.00. Your account will mature in the term selected when you open your account, either one (1) year or two (2) years. If you withdraw any of the principal before the maturity date, and prior to age 59 ½, we may impose a penalty of ninety (90) days interest on the amount withdrawn. A penalty may reduce your principal. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. If your withdrawal brings your balance below the minimum daily requirement of \$1,000.00 and you are not on mandatory distribution, the account will be closed and penalties, if applicable, assessed. This account will automatically renew. You will have a ten (10) calendar day grace period after the maturity date to withdraw funds without penalty. Interest accrued during this period will not be paid on funds withdrawn.

Effective: January 1, 2011

1 Year and Over Jumbo Certificate of Deposit

Description: This account is an interest-bearing investment tool designed for all clients with at least \$100,000.00 to deposit.

Minimum Opening Balance: You must deposit \$100,000.00 to open this account.

Rate Information: This is an interest-bearing account. The interest rate and annual percentage yield ("APY") are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening. You will be paid the disclosed rate until the maturity date of the Certificate of Deposit.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account annually. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). You may request to have your interest paid monthly by check or ACH or transfer the interest to another account within Heritage Bank of Commerce. The withdrawal or transfer of interest will affect the amount of interest you will earn.

Balance Information: You must maintain a minimum balance of \$100,000.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: Deposits and withdrawals to this account may be made only at maturity or within the ten (10) day grace period.

Time Account Information: Your account will mature in the term selected when you open your account. If you withdraw any of the principal before the maturity date, we will close the account, and may impose a penalty of ninety (90) days interest on the amount withdrawn. A penalty may reduce your principal. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have a ten (10) calendar day grace period after the maturity date to withdraw funds without penalty. Interest accrued during this period will not be paid on funds withdrawn.

Effective: January 1, 2011

1 Year and Over Certificate of Deposit

Description: This account is an interest-bearing investment tool designed for all clients with \$2,500.00 to deposit.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Rate Information: This is an interest-bearing account. The interest rate and annual percentage yield ("APY") are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening. You will be paid the disclosed rate until the maturity date of the Certificate of Deposit.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account annually. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). You may request to have your interest paid monthly by check or ACH or transfer the interest to another account within Heritage Bank of Commerce. The withdrawal or transfer of interest will affect the amount of interest you will earn.

Balance Information: You must maintain a minimum balance of \$2,500.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: Deposits and withdrawals to this account may be made only at maturity or within the ten (10) day grace period.

Time Account Information: Your account will mature in the term selected when you open your account. If you withdraw any of the principal before the maturity date, we will close the account, and may impose a penalty of ninety (90) days interest on the amount withdrawn. A penalty may reduce your principal. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have a ten (10) calendar day grace period after the maturity date to withdraw funds without penalty. Interest accrued during this period will not be paid on funds withdrawn.

Effective: January 1, 2011

31-364 Day Jumbo Certificate of Deposit

Description: This account is an interest-bearing investment tool designed for all clients with at least \$100,000.00 to deposit.

Minimum Opening Balance: You must deposit \$100,000.00 to open this account.

Rate Information: This is an interest-bearing account. The interest rate and annual percentage yield ("APY") are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening. You will be paid the disclosed rate until the maturity date of the Certificate of Deposit.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account at maturity. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). You may request to have your interest paid monthly by check or ACH or transfer the interest to another account within Heritage Bank of Commerce. The withdrawal or transfer of interest will affect the amount of interest you will earn.

Balance Information: You must maintain a minimum balance of \$100,000.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: Deposits and withdrawals to this account may be made only at maturity or within the ten (10) day grace period.

Time Account Information: Your account will mature in the term selected when you open your account. If you withdraw any of the principal before the maturity date, we will close the account, and may impose a penalty of thirty (30) days interest on the amount withdrawn. A penalty may reduce your principal. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have a ten (10) calendar day grace period after the maturity date to withdraw funds without penalty. Interest accrued during this period will not be paid on funds withdrawn.

Effective: January 1, 2011

31-364 Day Certificate of Deposit

Description: This account is an interest-bearing investment tool designed for all clients with \$2,500.00 to \$99,999.00 to deposit.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Rate Information: This is an interest-bearing account. The interest rate and annual percentage yield ("APY") are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening. You will be paid the disclosed rate until the maturity date of the Certificate of Deposit.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account at maturity. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). You may request to have your interest paid monthly by check or ACH or transfer the interest to another account within Heritage Bank of Commerce. The withdrawal or transfer of interest will affect the amount of interest you will earn.

Balance Information: You must maintain a minimum balance of \$2,500.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: Deposits and withdrawals to this account may be made only at maturity or within the ten (10) day grace period.

Time Account Information: Your account will mature in the term selected when you open your account. If you withdraw any of the principal before the maturity date, we will close the account, and may impose a penalty of thirty (30) days interest on the amount withdrawn. A penalty may reduce your principal. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have a ten (10) calendar day grace period after the maturity date to withdraw funds without penalty. Interest accrued during this period will not be paid on funds withdrawn.

Effective: January 1, 2011

Business 14-30 Day Jumbo Certificate of Deposit

Description: This account is a short-term investment tool designed for business clients with at least \$100,000.00 to deposit.

Minimum Opening Balance: You must deposit \$100,000.00 to open this account.

Rate Information: This is an interest-bearing account. The interest rate and annual percentage yield ("APY") are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening. You will be paid the disclosed rate until the maturity date of the Certificate of Deposit.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account at maturity. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$100,000.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: Deposits and withdrawals to this account may be made only at maturity or within the ten (10) day grace period.

Time Account Information: Your account will mature in the term selected when you open your account. If you withdraw any of the principal before the maturity date, we will close the account, and may impose a penalty of seven (7) days interest on the amount withdrawn. A penalty may reduce your principal. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have a ten (10) calendar day grace period after the maturity date to withdraw funds without penalty. Interest accrued during this period will not be paid on funds withdrawn.

Effective: January 1, 2011

Personal Money Market

Description: An interest-bearing Money Market account available to individual clients.

Minimum Opening Balance: You must deposit \$2,500.00 to open this account.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: There is no minimum balance required to earn interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: You may make a maximum of six (6) transfers or withdrawals per statement cycle on this account. These transfers or withdrawals may be transfers or they may be made by check, draft, debit card or similar order to third parties including point-of-sale (POS) transactions. Transfers initiated at an automated teller machine, by mail, messenger, or in person at the Bank are unlimited. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a more appropriate deposit account product.

Monthly Service Charge: \$15.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you (1) maintain a minimum daily balance (the amount of principal in the account each day) of \$2,500.00 or (2) maintain an average daily available balance of \$5,000.00. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Fees: An excess withdrawal charge of \$15.00 will be assessed for each transaction exceeding the limits established above. Please refer to the "Other Account Fee Schedule" and "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: January 1, 2011

Personal Savings

Description: A savings account for individual clients.

Minimum Opening Balance: You must deposit \$100.00 to open this account.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$100.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: You may make a maximum of nine (9) preauthorized, automatic, electronic, or telephone transfers or withdrawals per quarterly statement cycle on this account. No more than six (6) of these may be made in any one calendar month. Transfers initiated at an automated teller machine, by mail, messenger, or in person at the Bank are unlimited. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a more appropriate deposit account product.

Quarterly Service Charge: \$5.00 quarterly service charge.

Quarterly Service Charge Waiver: Your quarterly service charge is waived if you maintain a minimum daily balance (the amount of principal in the account each day) of \$1,000.00.

Fees: A service charge of \$15.00 will be assessed for each withdrawal exceeding six (6) per calendar month. Please refer to the "Other Account Fee Schedule" and the "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: January 1, 2011

Personal Venture Money Market

Description: An interest-bearing Money Market account designed for the individual client who keeps a minimum balance of \$500,000.00.

Minimum Opening Balance: You must deposit \$500,000.00 to open this account.

Rate Information: This is an interest-bearing account which features a tiered rate schedule. Your interest rate and annual percentage yield ("APY") are determined at the Bank's discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Balance Information: There is no minimum balance required to earn interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Transaction Limitations: You may make a maximum of six (6) transfers or withdrawals per statement cycle on this account. These transfers or withdrawals may be transfers or they may be made by check, draft, debit card or similar order to third parties including point-of-sale (POS) transactions. Transfers initiated at an automated teller machine, by mail, messenger, or in person at the Bank are unlimited. If you exceed these transfer limits, we may close the account, impose a fee and/or change the account to a more appropriate deposit account product.

Monthly Service Charge: \$25.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you (1) maintain a minimum daily balance (the amount of principal in the account each day) of \$25,000.00 or (2) maintain an average daily available balance of \$50,000.00. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Fees: An excess withdrawal charge of \$15.00 will be assessed for each transaction exceeding the limits established above. Please refer to the "Other Account Fee Schedule" and the "Analysis Fee Schedule" for other fees and charges that may apply to your account.

Effective: January 1, 2011

Premium Checking

Description: An unlimited transaction, interest bearing checking account available to all individuals.

Additional Features: Receive two free standard orders of checks per year. Two Official checks per month without fees. Limited to availability, a 50% discount on a Safe Deposit Box, given at the time of rental (NOTE: Safe Deposit Box contents are not FDIC insured).

Minimum Opening Balance: You must deposit \$500.00 to open this account.

Rate Information: This is an interest-bearing account. Your interest rate and annual percentage yield (“APY”) are determined at the Bank’s discretion and may change at our option at any time. The interest rate and annual percentage yield are disclosed on the Deposit Rate Sheet that is provided to you prior to account opening.

Compounding and Crediting Frequency: Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest for that period. Interest begins to accrue no later than the business day we receive credit for the deposit of non- cash items (for example, checks).

Balance Information: You must maintain a minimum balance of \$500.00 of principal in the account each day to obtain the disclosed annual percentage yield. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the entire amount of principal in the account each day.

Monthly Service Charge: \$20.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you (1) maintain a minimum daily balance (the amount of principal in the account each day) of \$5,000.00 or (2) maintain an average daily available balance of \$10,000.00 or (3) maintain a combined average daily balance of \$15,000.00 with accounts under the same ownership. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Fees: Please refer to the “Other Account Fee Schedule” and the “Analysis Fee Schedule” for other fees and charges that may apply to your account.

Effective: February 1, 2020

Personal Checking

Description: A non-interest-bearing checking account designed for individuals.

Minimum Opening Balance: You must deposit \$500.00 to open this account.

Monthly Service Charge: \$12.00 monthly service charge.

Monthly Service Charge Waiver: Your monthly service charge is waived if you (1) maintain a minimum daily balance (the amount of principal in the account each day) of \$1,500.00 or (2) maintain an average daily available balance of \$2,500.00 or (3) maintain a combined average available daily balance of \$3,000.00 with accounts under the same ownership. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. Funds from your cash and check deposits will become part of your available balance on the first business day after we receive your deposit.

Fees: Please refer to the “Other Account Fee Schedule” and the “Analysis Fee Schedule” for other fees and charges that may apply to your account.

Effective: January 1, 2011