

## **Addendum to Your Personal Banking Disclosure and Agreement**

In a continued effort to deliver an excellent banking experience for our customers, we are making the following changes. .

### **OVERDRAFT PRACTICES**

Effective October 11, 2022

- No fees for returned items.  
We're eliminating the \$34 fee if we return an item unpaid when you have non-sufficient funds in your checking account, and the \$10 fee if we return an item unpaid when you have non-sufficient funds in your savings or money market account.<sup>1</sup>
- No extended overdraft fees.  
We're also eliminating the \$5 fee assessed for each day your account is overdrawn.
- Maximum number of overdrafts per day decreased.  
We're decreasing the daily limit of overdraft fees you will be charged per business day to 3 items (decreased from 4 items per day).
- Overdraft balance threshold increased.  
We will not charge a fee if your account is overdrawn by \$50 or less (increased from \$5 or less).

Effective October 28, 2022

- No transfer fees for Overdraft Protection.  
We're eliminating the \$5 fee on your sending account when funds are automatically drawn to prevent an overdraft on your receiving account<sup>2</sup>

### **RETURNED DEPOSITED ITEM**

- Effective November 18, 2022No returned deposited item fee.  
We're eliminating the \$10 fee charged when an item you deposit is returned unpaid.

The above changes will be reflected in upcoming revisions to the Personal Banking Disclosure and Agreement ("PBDA"). All other terms, conditions and information within the PBDA, including any prior amendments, remains in effect.

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<sup>1</sup>Disclosures:<sup>1</sup> An overdraft fee of \$34 will be charged if we pay a transaction and your Checking account is overdrawn, or if you opted in for us to pay overdrafts on ATM and everyday debit card transaction. An overdraft fee of \$10 will be charged if we pay a transaction and your Savings or Money Market account is overdrawn. Please refer to the Personal Banking Disclosure and Agreement, Schedule of Fees, Debit Card/ATM Overdraft coverage form, and your account product disclosure for details about how we pay overdrafts.

<sup>2</sup>Transfers made from your Savings or Money Market accounts will count towards the 6 transaction limit and a fee may occur if the limit is exceeded.