



important
DISCLOSURES

effective march 17, 2025



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TERMS AND CONDITIONS OF YOUR ACCOUNT

Notice of Arbitration Provision. This Agreement contains an Arbitration Provision, which you should read carefully. It provides, among other terms, that you give up your right to go to court to assert or defend your rights under this Agreement, except for those disputes specifically excluded by the Arbitration Provision. You also give up your right to bring, join, or participate in a class action or in any other consolidated proceeding against us.

AGREEMENT. These Terms and Conditions of Your Account (Terms), along with any other documents provided to you regarding your Account, establish the terms and conditions governing any deposit Account (Account) that you have with us. Please read these Terms carefully and retain it for your records. So long as you maintain an Account with the Bank, you agree to these Terms. These Terms govern the operation of the Account unless varied or supplemented in writing. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so that the singular includes the plural and the plural includes the singular. As used in the Terms, the words “Bank,” “we,” “our,” or “us” mean ChoiceOne Bank and the words “you” or “your” mean the Account holder(s) reflected on the signature card. Accounts with us may not be transferred or assigned without our written consent. We may permit some variations from their Terms, but any such variations must be agreed to in writing either on our signature card for the Account or in some other written form not including the back of the periodic statement.

AMENDMENTS, ADDITIONS, TERMINATION, AND NOTICE. From time to time, we may amend or delete any provision of the Terms upon giving you reasonable notice. We may also add new provisions to these Terms upon giving you reasonable notice. Reasonable notice means notice in writing by a reasonable method such as by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. We may also close the Account at any time upon reasonable notice to you and tender the Account balance personally or by mail. We retain the right to close your Account immediately for reasons of fraud. This includes any activity in or through the Account that is considered illegal in our sole judgment. Notice from us to any one of you is notice to all of you. Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified Terms.

LIABILITY. Each of you agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the Terms and the schedule of charges that may be imposed. You authorize us to deduct these charges as accrued directly from any Account balance you maintain with us. You also agree to pay additional reasonable charges we may impose for services you request which are not contemplated by these Terms.

Each of you also agrees to be jointly and severally liable for any Account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from an Account you hold at the Bank, and the costs we incur to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees and costs. Each of you agree to be jointly and severally liable for any Account shortage resulting from charges or overdrafts, whether caused by you or another person that you provided access to the Account. Any amount owed to us, is due immediately.

You agree to assume all liability for checks you create on behalf of the payor (remotely created checks) if said checks are returned as unauthorized.

You are liable to reimburse us for any attorneys’ fees, costs, or other expenses we incur as a result of collection or dispute involving your Account. This includes, for example, disputes

between you and another joint owner, authorized signer, or third party claiming an interest in your Account. This also includes any action by any party on the Account that requires us to seek advice of counsel. We may deduct these fees and costs directly from your Account immediately once incurred.

Even if your Account is closed, you will remain liable for any transactions that post to your Account after the closing of the Account. You understand that some recurring debit transactions that you authorize with third parties may not be returned by the Bank even after the Account is closed or even if it results in an overdraft to your Account. It is your responsibility to contact all third parties to terminate your consent prior to closing the Account or leave sufficient funds on Account to cover recurring debits (or other charges to your Account) that will post after closing of the Account.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION. These Terms apply to your Account depending on the form of ownership and beneficiary designation, if any specified on the Account records. *Individual Account* - is owned by one person. *Joint Account - With Survivorship (And Not As Tenants In Common)* - is owned by two or more persons. Each of you intends that upon your death the balance in the Account (subject to any previous pledge to which you have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the Account as joint tenants with survivorship and not as tenants in common. *Corporate, Partnership, and other Organizational Accounts* - We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any Account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization. *All Accounts* - it is agreed that we can investigate your creditworthiness, employment history, credit history, and financial responsibility through any credit bureau or by any other reasonable means for consideration for the Account(s) opened and during the Account relationship if the matter warrants it. For Individual and Joint Accounts, you may select beneficiary or payable death designations (beneficiary) as reflected on the signature card. You may change the beneficiary designation until your death. We may require documentation from all joint Account holders to change a beneficiary designation. A beneficiary can only acquire withdrawal rights by surviving all of the account owners. If more than one named beneficiary survives all of the account owners, then the beneficiaries will be entitled to equal shares of the funds without right of survivorship.

AUTHORIZED SIGNERS. An authorized signer is someone to whom you give all rights you have now or in the future to make withdrawals and deposits. Merely by designating an authorized signer you do not intend to give any ownership rights in the Account. We may honor any requests made by an authorized signer until the authorized signer is removed from the Account by you, in writing and we have had the opportunity to act.

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.

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 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 that we have on file and contain the required number of signatures for this purpose. We retain the right to deny payment of any and all

item(s) that a facsimile signature is affixed, even if that signature matches those on record if we do not have a sample of that facsimile signature in our records.

TEMPORARY ACCOUNT. Only person(s) who sign a signature card that identifies the Account, (except as indicated to the contrary on the Account records) may transact business on the Account. However, we may at some time in the future restrict or prohibit further use of the Account if you fail to comply with the requirements we have imposed within a reasonable time.

DEPOSITS. Each authorized signer authorizes any person to endorse any item payable to you or your order for deposit to the Account or any other transaction with us. Any items, other than cash, accepted for deposit (including items drawn “on us”) will be given provisional credit only until collection is final (and 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). Subject to any other limitations, interest will be paid only on collected funds, unless otherwise provided by law. We are not responsible for the transactions initiated by mail or outside depository until we actually record them. All transactions received after our “daily cut-off time” on a business day we are open or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open.

DIRECT DEPOSITS. If in connection with a direct deposit plan, we deposit any amount in the Account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the Account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

WITHDRAWALS. Unless otherwise clearly indicated on the Account records, any authorized signers, may withdraw or transfer all or any part of the Account balance at any time in any method or on forms approved by us. We may charge against your Account an item, even though payment was made before the date of the check, unless you have given us a stop payment order on that item. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request that is attempted by any method not specifically permitted, is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close the Account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We may properly pay and charge your Account for a postdated check even though payment was made before the date of the check unless you have received written notice of the postdating in sufficient time to have a reasonable opportunity to act and you have provided sufficient information to identify the item. On interest-bearing Accounts other than time deposits, we reserve the right to require at least seven days’ written notice before any withdrawal or transfer. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal contained in your account opening disclosures. See also your Funds Availability Notice for our funds availability provisions and when you may withdraw funds you deposit.

UNAUTHORIZED WITHDRAWALS AND ACCOUNT ERRORS. You have a duty to examine your statement with “reasonable promptness.” If you discover, or reasonably should have discovered, any unauthorized signatures or alterations, you must notify us immediately. If you fail to promptly notify us of the facts, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we used reasonable care). This liability applies to any unauthorized signatures or alterations by the same wrongdoer.

Consumer Accounts – If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 7 days) after we send or make available to you your statement or item(s): (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. You must report any other problem (e.g., erroneous statement, missing signature, unauthorized signer, fee errors, etc.) within the 7-day period or lose your right to assert the problem against us. The time frame is extended to one year, for remotely created checks only. A withdrawal will not be considered unauthorized if you voluntarily gave out your Account number. You must notify the company that received your information, in order to dispute any debit(s) to your Account. In addition to your duty to review your statements for unauthorized signatures, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error – such as encoding error or fee error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements 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 period shall not exceed 7 days. Failure to examine your statement and items and report any errors to us within 7 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.

Business Accounts - If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 7 days) after the earlier of 1) when the item is posted to online banking, if you have enrolled in the service; or 2) send or make available to you your statement or item(s): (a) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (b) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. You must report any other problem (e.g., erroneous statement, missing signature, unauthorized signer, fee error, etc.) within the 7-day period discussed above or lose your right to assert the problem against us. The time frame is extended to one year, for remotely created checks only. A withdrawal will not be considered unauthorized if you voluntarily gave out your Account number. You must notify the company that received your information, in order to dispute any debit(s) to your Account. Further, if we offer Positive Pay or a similar fraud detection service and you refuse to implement the service, the 7-day period discussed above is reduced to noon the next business day from when the item is posted in online banking. If you fail to notify the Bank within by noon the next business day, you will not be able to claim that the item was unauthorized, altered, forged, or contains any other error.

ERRORS RELATING TO ELECTRONIC FUNDS TRANSFERS OR SUBSTITUTE CHECKS. For *Consumer Accounts Only*: For information on errors relating to electronic fund transfers, 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.

PURCHASE OF CHECKS. If you do not purchase your check blanks from us, or an approved vendor, we must approve the blanks you purchase. We may refuse any withdrawal or transfer you attempt on forms not approved by us or by any method we do not specifically permit. Even if we honor a nonconforming request, we are not required to do so later.

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 such an item. We decide what reasonable identification is in our own discretion.

OVERDRAFTS. There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. signature-based point of sale transactions); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. If there are insufficient funds to pay a debit transaction, we may either return the item or pay the item at our discretion. In the event we decide to pay an item, which overdraws the Account, you agree that immediate payment is due upon notice of non-sufficient funds, unless otherwise agreed upon by both you and us.

We may charge you a fee if we return the item or if we pay the item in accordance with the Fee Schedule. If multiple items overdraw your account on the same day, each item will be assessed an overdraft fee or return item fee as disclosed in the Fee Schedule. We use a Ledger Balance method to determine if there are sufficient funds in your account. The Ledger Balance is the full amount of all deposits to your Account as well as payment transactions that have been posted to your Account. It does not reflect checks you have written that are still outstanding or transactions that have been authorized but are still pending. The fact that we may honor a withdrawal request, which overdraws your Ledger Balance, does not obligate us to do so unless required by law.

DEBIT CARD PREAUTHORIZATION AND OVERDRAFTS. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase (which we cannot determine). This temporary hold, and the amount charged to your Account, will eventually be adjusted to reflect the actual amount of your purchase. This may take up to three (3) business days. Until the adjustment is made, the amount of funds in your Account available for other transactions will be reduced by the temporary hold.

Here is how that may happen: on Monday a debit card transaction is preauthorized because you have enough available funds at that time. A preauthorization hold is then placed on your funds until the merchant presents the transaction for payment. On Tuesday we process and post another transaction (such as a check you wrote) that reduces your available funds below zero. If the merchant presents the original debit card transaction for payment on Wednesday, and your available funds are below the amount needed to pay the transaction, then the debit card transaction will overdraw your account and you may incur an overdraft fee. This scenario is highlighted further in the following example: on Monday, you have \$100 in your account. That same day, a \$10 debit card transaction is preauthorized and a preauthorization hold is placed on your funds until the merchant presents the transaction for payment. At this point, you have \$90 in available funds. On Tuesday, you write a \$100 check, which reduces your available funds below zero; therefore, you may incur an overdraft fee. If Monday's \$10 debit card transaction is presented for payment on Wednesday, then the debit card transaction will further overdraw your account and you may incur an additional overdraft fee.

PREAUTHORIZED DEBITS. A preauthorized debit is one that you have set up on a recurring basis. If your account is closed for any reason, by you or us, you agree to cancel all preauthorized debits. If a preauthorized debit is presented after closure of your account, you remain liable for the amount. If we must take action to recover the amount of the preauthorized debit, you will be liable for our attorney fees and costs in doing so.

MULTIPLE SIGNATURES, ELECTRONIC CHECK CONVERSION. In some instances, a check or similar item may be converted into an electronic fund transfer as defined by law. In these types of transactions, the check or similar item is either removed from circulation or given back to you. As a result, we have no opportunity to review the check for signatures on the item. Thus, the Bank does not permit a requirement for multiple signatures on items drawn off the Account. You agree that we have no liability for these items if an item is missing any required signature.

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 an 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 warrant that any substitute check you create conforms to the legal requirements and generally accepted specification for substitute checks. You agree to retain the original check in conformance with any requirements we may set. 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 any substitute check. If we are presented with an item that is defined by law as a "substitute check," and we pay such an item, you agree that payment is authorized.

TELEPHONE TRANSACTIONS. A telephone transfer of funds from your Account to another Account owned by you or another person, may be made by anyone who has the ability to make withdrawals on the Account. We may restrict the volume and amount of telephone transactions that may be conducted.

STOP-PAYMENTS. A stop-payment order must be given in the manner and form required by us, must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the exact method the item will be presented (check, ACH, etc.). Actual items must contain a check number, date written, and amount of the item for the stop-payment to be put into effect. We will honor a stop-payment request by the person who authorized the particular item or by a joint owner. Only the person who initiated the stop-payment may make a release of the stop-payment request. Stop-payment orders for checks are valid for 14 days unless we receive written confirmation from you. If written confirmation is received. The stop-payment order is valid for 6 months from the date of request. We reserve the right to take up to 48 business hours to place a stop-payment once received in the event the stop-payment was mailed, faxed or e-mailed. Consumer Accounts with an ACH stop payment request can be authorized for one time stop-payment (30 days or first presentment) or revocation which stops all future ACH payments.

RESTRICTIVE LEGENDS. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the bank. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

SET-OFF. You each agree that we may (without prior notice and when permitted by law) set off the funds in any Account you have at the Bank against any due and payable debt owed to us now or in the future by you or any joint Account holder to the extent permitted by law. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this Account if: (a) it is an Individual Retirement Account or other tax-deferred retirement Account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any item 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 set-off.

DISPUTES. You agree to waive any right to a jury trial to the extent permitted by law.

SEVERABILITY. If any provision of these Terms shall be held or made invalid by a court, statute, rule, or otherwise, the remainder of this Agreement shall not be affected thereby.

UNLAWFUL INTERNET GAMBLING NOTICE. Restricted transaction as defined by Federal Reserve Regulation GG, are prohibited from being processed through your Account. As Defined in Regulation GG, unlawful Internet gambling means to "place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made."

CHECK PROCESSING. We process items mechanically by relying solely 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 endorsed 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 endorsements unless you notify us in writing that the check requires multiple endorsements. 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.

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.

ENDORSEMENTS. We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

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

You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because

your endorsement, another endorsement, or information you have printed on the back of the check obscures our endorsement. These endorsement guidelines apply to both personal and business checks.

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.

SECURITY. It is your responsibility to protect the Account numbers and electronic access devices (e.g., an Debit/ATM card) we provide you for your Account(s). 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. Do not discuss, compare, or share information about your Account number(s) 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 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).

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS. We may monitor or record phone calls for security reasons, and to maintain a record. You consent in advance to any such recording. We need not remind you of our recording prior to each recording.

The Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC). You authorize us to contact you regarding the Account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us. This consent is regardless of whether the number we use to contact you is 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 further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us. You agree that this consent is compliant.

CLAIM OF LOSS. 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.

FASTER PAYMENTS. Real time and other faster payment options may be accepted by us. These payments are limited to payments to and from individuals or entities in the United States.

RESOLUTION OF DISPUTES BY ARBITRATION AND CLASS ACTION WAIVER ("Arbitration Provision").

THIS ARBITRATION PROVISION IS BINDING AND CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR THE BANK CAN REQUIRE THAT ANY DISPUTE BE RESOLVED BY BINDING ARBITRATION, EXCEPT AS OTHERWISE EXCLUDED BY THIS PROVISION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT. THE DECISION OF THE ARBITRATOR IS FINAL AND BINDING. IF YOU REJECT ARBITRATION AS PROVIDED IN THIS PROVISION, OR IF THE DISPUTE IS NOT ARBITRATED, THIS ARBITRATION PROVISION ALSO CONTAINS A JURY TRIAL AND CLASS ACTION WAIVER, WHICH ELIMINATES YOUR RIGHT TO A TRIAL BY JURY IN COURT AND YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION.

Claims Against the Bank. You must file any lawsuit or arbitration against us within one year after the cause of action arises, unless federal or state law or an applicable agreement provides for a shorter time. This limit is in addition to any limits on notice as a condition of making a claim. You agree that the arbitration provisions below are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the State of Michigan shall apply.

No Class Action or Joinder of Parties. YOU ACKNOWLEDGE AND AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED, AND REGARDLESS OF WHETHER YOU HAVE OPTED OUT OF THE RESOLUTION OF DISPUTES BY ARBITRATION PROVISION OF THIS AGREEMENT. UNLESS MUTUALLY AGREED TO BY YOU AND US, CLAIMS OF TWO OR MORE PERSONS MAY NOT BE JOINED, CONSOLIDATED, OR OTHERWISE BROUGHT TOGETHER IN THE SAME ARBITRATION (UNLESS THOSE PERSONS ARE JOINT ACCOUNT HOLDERS OR BENEFICIARIES ON YOUR ACCOUNT AND/OR RELATED ACCOUNTS, OR PARTIES TO A SINGLE TRANSACTION OR RELATED TRANSACTION), WHETHER OR NOT THE CLAIM MAY HAVE BEEN ASSIGNED.

AGREEMENT TO ARBITRATE DISPUTES. Either you or we may elect, without the other's consent, to require that any dispute between us concerning your account or accounts, or any services or fees related to your account or accounts, including but not limited to all disputes or claims that you may raise against us, must be resolved by binding arbitration, except for those disputes specifically excluded below.

DISPUTES COVERED BY ARBITRATION. Any claim or dispute relating to or arising out of your Accounts or our relationship will be subject to arbitration, regardless of whether that dispute arose before or after your receipt of this notice. Disputes include claims made as part of a class action, private attorney general or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced. All disputes are subject to arbitration, no matter what legal theory they are based on, or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to your Accounts. Disputes include not only claims made directly by you, but also made by anyone connected with you or claiming through you, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to the Bank, but also its affiliates, successors, assignees, officers, directors, employees, and agents, and claims for which we may be directly or indirectly liable, even if we are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims asserted as counterclaims, cross-claims, third-party claims, interpleaders or otherwise; and claims made independently or with other claims. If a party initiates a proceeding in court regarding a claim or dispute which is included under this Resolution of Disputes by Arbitration provision, the other party may elect to proceed in arbitration pursuant to this Resolution of Disputes by Arbitration provision. YOU ACKNOWLEDGE THAT IN ARBITRATION THERE WILL BE NO RIGHT TO A JURY TRIAL.

DISPUTES EXCLUDED FROM ARBITRATION. Disputes filed by you or by us individually in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual (non-class, non-representative) claim for relief. However, if a matter in small claims court is removed, transferred, or appealed to a non-small claims court, that claim shall be subject to this Resolution of Disputes by Arbitration provision. Our Claims or disputes against you arising from your status as a borrower under any loan agreement with the Bank or to collect any funds you may owe us are also excluded from this Resolution of Disputes by Arbitration provision.

COMMENCING AN ARBITRATION. The arbitration must be filed with one of the following neutral arbitration forums and follow its rules and procedures for initiating and pursuing an arbitration: American Arbitration Association or JAMS. If you initiate the arbitration, you must notify us in writing at: ChoiceOne Bank, ATTN Deposit Operations, PO Box 186, Sparta MI 49345. If we initiate the arbitration, we will notify you in writing at your last known address on file. You may obtain a copy of the arbitration rules, as well as additional information about initiating an arbitration by contacting the American Arbitration Association at 1-800-778-7879. The arbitration will be conducted in the same city as the U.S. District Court closest to your home address, unless the parties agree to a different location in writing.

ADMINISTRATION OF ARBITRATION. The arbitration will be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years of experience or a retired or former judge selected in accordance with the rules of the arbitration forum. The arbitrator will follow procedures and rules of the arbitration forum in effect on the date the arbitration is filed unless those rules and procedures are inconsistent with this arbitration provision, in which case this arbitration provision will prevail. Those provisions and rules may limit the discovery available to you or us. The arbitrator will take reasonable steps to protect member account information and other confidential

information if requested to do so by you or by us. The arbitrator will decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration. An award in arbitration will determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and will not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. You or we may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator will be in writing. At your or our request, the Arbitrator will issue a written, reasoned decision following applicable law and relief granted must be relief that could be granted by the court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

COSTS. The party initiating the arbitration will pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

RIGHT TO RESORT TO PROVISIONAL REMEDIES PRESERVED. Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies, except in an action by us against you that has been initiated by Us to collect funds that you may owe to us.

ARBITRATION AWARD. The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

GOVERNING LAW. You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the State of Michigan shall apply.

SEVERABILITY, SURVIVAL. These arbitration provisions shall survive (a) termination or changes to your accounts or any related services; (b) the bankruptcy of any party; and (c) the

transfer or assignment of your Accounts or any related services. If any portion of this Resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between you and us.

APPLICABILITY. Arbitration will not apply to your Account as long as you are an active duty Service Member.

Consumers only: Right to Reject Resolution of Disputes by Arbitration. YOU MAY CHOOSE TO REJECT ARBITRATION BY SENDING US WRITTEN NOTICE AS FOLLOWS.

If you do not want arbitration to apply with respect to a particular account, then you must send us written notice rejecting arbitration ("Arbitration Rejection Notice") which (a) states that you reject arbitration; (b) states your name and address; (c) provides the account number(s) for the account(s) for which you are rejecting arbitration; and (d) you sign. Any Arbitration Rejection Notice you send us is only effective (i) for the account(s) identified in the Arbitration Rejection Notice and (ii) if we receive the written notice within 30 days after the date we first provide you with this Arbitration Provision for the account(s) identified in the Arbitration Rejection Notice. Rejection of arbitration does not affect the jury trial waiver or class action waiver contained in this Arbitration Provision, and the jury trial waiver and class action waiver will still apply if you reject arbitration.

OVERDRAFT COVERAGE

The best way to avoid overdraft fees is to keep track of your account balance, record transactions and review your account regularly however we understand that mistakes happen. When they do, ChoiceOne Bank offers multiple ways to cover overdrafts.

Overdraft Coverage Options:

Service	Cost
Overdraft Protection Link to Another Deposit Account you have at ChoiceOne Bank ¹	\$5 fee per transfer
Overdraft Protection Line of Credit ²	Subject to fees and interest
Bounce Protection	\$35 Overdraft Fee per Item

¹ The number of transfers allowed from a savings account each month may be limited and additional fees / consequences for exceeding this limit may apply. ² Subject to credit approval.

BOUNCE PROTECTION

Bounce Protection is a discretionary overdraft service that provides you a safety net up to an automatically assigned overdraft limit. It requires no action on your part. Your Bounce Protection limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payment, and for business accounts only, ATM and everyday debit card transactions. If you have a personal account and request us to, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

If you maintain your account in "good standing", we may approve your overdraft items within your current available Bounce Protection limit as a courtesy. For your account to be considered in "good standing", the following must be true:

- Deposit enough money to bring your account balance to a positive end-of-day balance at least every 32 calendar days
- Avoid excessive overdraft making it appear Bounce Protection is being used as a line of credit
- No legal orders, levies, or liens against your account

Bounce Protection Limits

Personal Checking Accounts	\$700
Commercial Checking Accounts	\$1,500

Bounce Protection limits are available to new customers as soon as your checking account is opened. It may remain available to you provided your account remains in “good standing” as defined in this disclosure.

Requesting/Removing Bounce Protection: If you would like to request or discontinue Bounce Coverage, you may visit any branch or call us at 888.775.6687.

Accessing Bounce Protection: You can access your Bounce Protection in the following ways:

Transactions Covered with Bounce Protection	Standard Coverage	Enhanced Coverage*
Teller	Yes	Yes
Checks	Yes	Yes
Debit Card (recurring transactions)	No	Yes
Debit Card (everyday transactions)	No	Yes
ATM Withdrawal	Yes	Yes
ACH/Automatic Debits	Yes	Yes
Bill Payments	Yes	Yes
Telephone Banking	Yes	Yes

*If you chose Enhanced Coverage, ATM withdrawals and everyday debit card transactions will be included with the transactions under Standard Coverage. Commercial accounts automatically receive Enhanced Coverage. Consumers must request Enhanced Coverage to receive it.

Available Balance & Preauthorized Transactions: Although preauthorization holds from debit card transactions will reduce your available balance, the amount being held for the preauthorization hold is not applied to that debit card transaction. If your account activity has caused the funds available in your account to drop below zero before the debit card transaction is paid, you may no longer have sufficient funds in your account to pay for the transaction, and you may incur an overdraft or NSF fees as a result. Here is an example of how that may happen: on Monday a debit card transaction is preauthorized because you have enough available funds at that time. A preauthorization hold is then placed on your funds until the merchant presents the transaction for payment. On Tuesday we process and post another transaction (such as a check you wrote) that reduces your available funds below zero. If the merchant presents the original debit card transaction for payment on Wednesday, and your available funds are now below the amount needed to pay the transaction. The debit card transaction will overdraft your account and you may incur an overdraft fee.

Bounce Protection Cost: There is no additional cost for Bounce Protection unless you use it. If you use it, you will be charged our paid item Overdraft Fee of \$35 for each overdraft item whether it is a traditional check, a teller withdrawal, an automatic payment (ACH) transaction or a recurring debit card payment. For businesses accounts, you will be charged a paid item Overdraft Fee of \$35 for ATM and everyday debit card purchases. For personal accounts only, if you have requested us to, we may authorize, and cover ATM and everyday debit card purchases, and we will charge you a paid item Overdraft Fee of \$35. We will send you an overdraft notice each time items are paid, including any fees that were charged.

Exceeding Bounce Protection Limits: If you overdraw your account by more than the Bounce Protection limit, your checks and other items may be returned to the payee. This will result in a returned item NSF Fee of \$35 being charged to your account for each item. We will send you a notice if we return checks or items including any fees charged to your account. Repayment of Bounce Protection Funds: You should make every

attempt to bring your account to a positive end-of-day balance as soon as possible. You must do so within 32 calendar days otherwise ChoiceOne Bank will suspend your Bounce Protection limit. Your limit may be reinstated once your account returns to “good standing”.

Repayment Issues: We are here to assist you with your account. Please contact us at 888.775.6687 if you cannot bring your account to a positive balance in the required time period, are using Bounce Protection more often than you intend to, or do not understand why your account is overdrawn. Notifications: As noted in this disclosure, we will provide you with notice of items that overdraw your account, any items that are returned and the fees associated with the overdraft and/or return. Additionally, we will contact you if you are paying more than six Overdraft Fees in a rolling 12-month period to discuss possible alternatives to Bounce Protection that better meet your needs.

POLICY

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. signature-based point of sale transactions); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. While we are not obligated to pay any item presented for payment if your account does not contain enough money, as long as you maintain your account in “good standing,” we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy. For Bounce Protection consideration, your account is in “good standing” if you (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 32 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce Protection as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks in serial number order, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order we pay your items in may create multiple overdraft items in a single banking day and you will be charged our paid item Overdraft Fee of \$35 for each overdraft item paid.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the bank's paid item Overdraft Fee of \$35 per item will be deducted from the overdraft limit. We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively or seem to be using Bounce Protection as a regular line of credit. You will be charged a returned item NSF Fee of \$35 for each item returned.

We will notify you promptly of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our paid item Overdraft Fee of \$35 and/or a returned item NSF Fee of \$35 that you owe us is due and payable upon demand. Even if we do not ask you for payment, you must repay us, no later than 32 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, is jointly and severally liable for all overdrafts including all fees charged.

Bounce Protection should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly and manage your finances responsibly. If you would like to have this service removed from your account, please call 888.775.6687.

Please note that your Bounce Protection limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment; and for business accounts only, ATM and everyday debit card transactions. For all other personal accounts, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. Your available balance may be affected by authorizations which could create additional overdrafts and associated fees. When you ask for your account balance, please remember the amount we show you does not include your overdraft limit.

LIMITATIONS: Bounce Protection is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or business use. ChoiceOne Bank reserves the right to limit participation to one account per household or business and to suspend, revoke, or discontinue this service without prior notice. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

FUNDS AVAILABILITY

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

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

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

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

AVAILABILITY SCHEDULE

Same Day Availability: Funds from deposits of the following will be available on the day of deposit:

- Electronic direct deposits
- Cash*
- Checks drawn on us
- Wire transfers
- US Government Checks**
- State or Local Government Checks**
- Cashier's, Certified, or teller's checks**

Other Check Deposits: Funds from all other check deposits will be available by the second Business Day after the day of deposit. The first \$225.00 of your deposits, however will be available by the first Business Day after the day of deposit.

LONGER DELAYS

In some cases, we will not make all of the funds that you deposit by check available to you on the second business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the third business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

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

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

Holds on Other Funds for Check Cashing: If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds form the check we cashed would have been available if you had deposited it.

Holds on Other Funds in Another Account: If we accept, for deposit, a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described in this disclosure for the type of check deposited.

Special Rules for New Accounts

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

Same Day Availability: Funds from cash*, electronic direct deposits, wire transfers, US, State and Local Government checks**, Cashier's, Certified or Teller's Checks** and Traveler's Checks** made to your account will be available the day we receive the deposit. In addition, the first \$5,525 of a day's total deposits of checks drawn on us are available on the first Business Day after the day you deposit.

The excess over \$5,525 of a day's total check deposits will be available by the fifth Business Day after the day of deposit. Funds from other check deposits will be available by the fifth Business Day after the day of deposit.

Deposits at ATMs: If you make a deposit at an ATM before 6:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 6:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Funds from any deposits (cash or checks) made at ATMs that we do not own or operate will not be available until the second Business Day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

Foreign Checks: Checks drawn on financial institutions outside the US (foreign checks) cannot be processed the same as checks drawn on US financial institutions. Foreign checks are exempt from the policies contained in this disclosure and may be delayed until funds are collected from the foreign financial institution.

***Cash Deposits:** If the cash deposits are made in person to an employee of ChoiceOne Bank, then the funds will be made available on the day we receive your deposit. If the deposits are not made in person to an employee, then the funds will be made available no later than the second Business Day after the day of your deposit.

****Check Deposits:** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:

U.S. Treasury Checks U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks (US Government Checks). These checks must be made payable to you and deposited into your account.

State or Local Government Checks; or Cashier's, Certified, or Teller's Checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account. If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

SUBSTITUTE CHECKS

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT Substitute Checks and Your Rights

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

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

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able

to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: 888.775.6687 or
Mail at: ChoiceOne Bank
PO Box 186
Sparta, MI 49345

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

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

An expedited re credit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.

ELECTRONIC FUNDS TRANSFER

The Electronic Funds Transfers that ChoiceOne Bank is capable of handling for consumers are indicated below, some of which may not apply to your account. Additionally, some transactions are not available at all terminals. You should keep this information for further reference.

ELECTRONIC FUNDS TRANSFER SERVICES AND LIMITATIONS
ATM Services. Using your ChoiceOne Debit Card and personal identification number (PIN), you may

- Deposit to your checking, savings, or money market account(s)
- Make cash withdrawals from your checking, savings, or money market account(s). You may withdraw no more than \$510.00 per day
- Get account information such as account balance for your checking, savings, or money market account(s)
- Transfer funds between your checking and savings, checking and money market, savings and money market account(s)

Point of Sale Transactions. Using your ChoiceOne Debit Card for Point of Sale (POS) services, you may,

- You may access your checking account to purchase goods or pay for services in person, by phone, or by computer. You may not exceed more than \$2,000 per day.
- Get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept

Online & Mobile Banking. The following services can be performed using ChoiceOne Bank's website (www.choiceone.bank) or mobile app using a user ID and password.

- Account information including but not limited to account balances, recent activity, check images, for your checking, savings, or money market account(s)
- Transfer funds between your checking and savings, checking and money market, savings and money market account(s)
- Make payments on loans with us from your checking, savings, or money market account(s)
- Download your eStatement for checking, savings, or money market account(s)

- Schedule bill payments from your checking account(s)
- Submit mobile deposits to your checking, savings, or money market(s)

Telephone Banking. The following services are available via Choice Phone Banking at 800.887.8282 using your account number and social security number.

- Transfer funds between your checking and savings, checking and money market, savings and money market account(s)
- Account information such as account balance and recent activity for your checking, savings, or money market account(s)
- Make payments on loans with us from your checking, savings, or money market account(s)

Preauthorized Transfer Services

- You may arrange for preauthorized automatic deposit of funds to your checking, savings, or money market account(s).
- You may arrange for preauthorized payments for recurring bills from your checking, savings, or money market account(s).

Limits on Transfers from Certain Accounts. In addition to limitations noted elsewhere, the following limitations apply. You are limited to six checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale) from your savings or money market account per month.

Fees. We may charge you a transaction fee for transactions completed via ATM, telephone, or point of sale service as outlined in the Fee Schedule. Additionally, when you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer)

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills. Your account terms may limit the number of transactions allowed per month.

DOCUMENTATION

Terminal Transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at 888.775.6687 to find out whether or not the deposit has been made.

Periodic statements. You will get a monthly account statement unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

PREAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at the phone number or write us at the address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$35 for each stop-payment order you give.

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

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

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

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

CONFIDENTIALITY

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

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

UNAUTHORIZED TRANSFERS

Consumer Liability. Tell us AT ONCE if you believe your debit card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

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

Mastercard® Debit Card. Additional limits on liability for ChoiceOne Debit Card. You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly reported the loss or theft to us. Master card is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Your Responsibility to Notify us of Loss or Theft. If you believe your card and/or code has been lost or stolen or your internet banking access code has been lost or stolen, call us at the phone number or write us at the address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERRORS OR QUESTIONS

In Case of Errors or Questions About Your Electronic Transfers. If you have errors or questions about your electronic fund transfers, call us at the phone number or write us at the address listed in this disclosure or use the current information on your most recent statement.

Notification should be made as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 10 business days (or 20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. The extended time periods for new accounts apply to all electronic funds transfers that occur within the first 30 days after the first deposit to the account is made.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

REGULATORY AUTHORITY

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated, you should notify:

Department of Insurance and Financial Services
PO Box 30220
Lansing, MI 48909

INSTITUTION INFORMATION

If you need to contact us regarding transactions covered by this disclosure, you can

call: 888.775.6687

or

write: ChoiceOne Bank
ATTN Deposit Operations
PO Box 248
Kent City, MI 49330

Our business days are Monday through Friday, not including Federal Holidays.

ChoiceOne Bank Fee List

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

Fee Description	Fee
ATM	
ATM withdrawals at non-bank owned machine	2.50
Debit Card Replacement	5.00
ATM Cross Border Fees	MC Charge
Account Services	
Checking Account Closed within 180 days	25.00
Savings Account Closed within 180 days	25.00
Account Charge Off/Recovery	50.00
Dormant Accounts - Checking/Savings (monthly)	5.00
Electronic Statements	-
Paper Statements – Checking (per month)	3.00
Paper Statements - Savings (per month)	1.00
CD ROM Statements (per CD)	35.00
Check Services	
Check Sent for Collection (per item)	10.00
Collection item (incoming or outgoing)	10.00
NSF/Overdraft Paid Item*	35.00
NSF/Overdraft Returned Item*	35.00
Overdraft Transfer (per occurrence)	5.00
Return Deposited Item/Chargeback	5.00
Stop Payment (per item)	35.00
Returned Item Fee (per item)	35.00
Misc	
Garnishments, Levies (per request)	75.00
Escheat Property (per account)	50.00
Notary (customer)	-
Returned Mail Fee (on first returned item)	10.00
Phone Transfer	-
MSB Fee (per account, per month)	300.00
Wire Transfers (per wire)	
Domestic - Incoming	20.00
Domestic - Outgoing In Person	30.00
Domestic - Outgoing via Online Banking	20.00
International - Incoming	20.00
International - Outgoing In Person	50.00
International - Outgoing via Online Banking	40.00

All fees are subject to change.

*Overdraft fees can be created by check, in-person withdrawals, ATM withdrawals, or other electronic means

Effective 1/2/2025

FACTS		WHAT DOES CHOICEONE DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account balances and Payment history ■ Credit history and Credit score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons ChoiceOne chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does ChoiceOne share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, 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 joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness		Yes	We don't share
For our affiliates to market to you		Yes	We don't share
For nonaffiliates to market to you		Yes	We don't share
Questions?	Call 888.775.6687 or go to www.choiceone.bank		

Who we are	
Who is providing this notice?	ChoiceOne means: ChoiceOne Bank, ChoiceOne Financial Services, Inc, and ChoiceOne Insurance Agencies, Inc
What we do	
How does ChoiceOne 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 ChoiceOne collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or Deposit money ■ Pay your bills or Apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Our affiliates include companies with a ChoiceOne
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ ChoiceOne does not share with nonaffiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Our joint marketing partner(s) include insurance companies
Other important information	

SECURE PLUS CHECKING

There is a monthly maintenance fee of \$8.95 for this account. A \$5.00 Service Charge Rebate will be credited to the account if you have 15 Point of Sale Debit Card transactions posted to this account prior to the last business day of the month. The maintenance fee and service charge rebate do not apply to individuals through age 24, those enrolled in a full time post-secondary education program or those serving in the Armed Forces. At age 25 the normal charges will apply unless you notify us that you are eligible under one of the other conditions.

There is no fee if you use a ChoiceOne Bank ATM. For all other ATM's ChoiceOne Bank will not charge a fee for the first two ATM withdrawals from this account each month. After the first two withdrawals the normal ATM transaction fees will apply.

Please review this document for information about some of the features of Secure Plus Checking.

IDPROTECT® – Identity Theft Monitoring and Resolution Service¹ for you and your joint account holders includes:

- **Single Bureau Credit File Monitoring*** – Daily credit file monitoring and automated alerts of key changes to your Equifax credit report.
- **Identity Monitoring*** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified.
- **Credit Report*** – Ability to request a single bureau report every six months or upon opening an identity theft resolution case.
- **Credit Score^{2,*}** – Ability to request a single bureau score every month.
- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage³** – To cover expenses associated with restoring your identity.
- **Fully Managed Identity Theft Resolution Services** – Access to a fraud specialist assigned to manage your case until your identity is restored.
- **Debit and Credit Card Registration*** – Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen.
- **Online Identity Theft News Center and Valuable Phone and Web Resources***
- **Credit Score Tracker** – Receive valuable insight into your credit score^{2,4}
- **Financial Wellness 360°** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available via mobile and web only)

CELL PHONE PROTECTION⁵

Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims and maximum of \$1,000 per twelve month period. Covers up to three phones on a cellular telephone bill. **(Cellular telephone bill must be paid using your Secure Plus Checking account.)**

* Registration/activation required.

1 Eligibility: Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts organizations and/or churches and their members, or schools and their employees/students. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, Benefits

are available to the beneficiary, who must be the primary member (Fiduciary is not covered).

2 You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Equifax data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

3 Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

4 Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

Follow up letter will be sent with additional information regarding your Secure Plus Checking benefits, including instructions on how to access all benefits.

FREEDOM CHECKING

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

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

CHOICE CHECKING

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01-\$9,999.99	0.05%	0.05%
2	\$10,000-\$49,999.99	0.05%	0.05%
3	\$50,000.00 and above	0.25%	0.25%

Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$3,000.00 to open this account.

A minimum balance fee of \$25.00 will be imposed every month if the daily balance on any day of the month falls below \$3,000.00

A minimum balance fee of \$15.00 will be imposed every month if the daily balance on any day of the month is between \$3,000.00 and \$9,999.99

No fee will apply if the daily balance is \$10,000 or more.

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

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

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/02/2025. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

PERSONAL SAVINGS

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$9,999.99	0.01%	0.01%
2	\$10,000.00 and above	0.01%	0.01%

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$500.00.

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

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

TRANSACTION LIMITATIONS. By banking regulations this account is limited to six (6) pre-authorized withdrawals (debits) in a calendar month. "Pre-authorized" transactions include but are not limited to phone transfers, electronic payments to outside vendors, transfers done to cover overdrafts, Debit Card Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six-transaction limit.

Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six-transaction limit.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above are current as of 1/2/2025. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

PREMIER PERSONAL SAVINGS

RATE INFORMATION. For the first 365 days from the date opened, the interest rate on the account will be the rate of highest interest rate tier regardless of balance.

After the promotional interest rate period, the interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$9,999.99	0.01%	0.01%
2	\$10,000.00 - \$24,999.99	0.10%	0.10%
3	\$25,000.00 - \$49,999.99	0.20%	0.20%
4	\$50,000.00 - \$99,999.99	0.30%	0.30%
5	\$100,000.00 - \$249,999.99	0.45%	0.45%
6	\$250,000.00 and above	0.45%	0.45%

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. A maintenance fee of \$15.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$10,000.00.

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

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

TRANSACTION LIMITATIONS. By banking regulations this account is limited to six (6) pre-authorized withdrawals (debits) in a calendar month. "Pre-authorized" transactions include but are not limited to the checks that you write, phone transfers, electronic payments to outside vendors, transfers done to cover overdrafts, Debit Card Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six-transaction limit.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above are current as of 1/2/2025. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

SUPER SAVER SAVINGS

ELIGIBILITY REQUIREMENTS. Super Saver Savings account is offered to individuals under 25 years old.

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$499.99	1.99%	2.00%
2	\$500.00 and above	0.01%	0.01%

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$300.00.

If the primary account holder is under the age of 25, the maintenance fee will, upon request, be waived until the statement cycle in which they reach the age of 25.

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

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

TRANSACTION LIMITATIONS. By banking regulations this account is limited to six (6) pre-authorized withdrawals (debits) in a calendar month. "Pre-authorized" transactions include but are not limited to phone transfers, electronic payments to outside vendors, transfers done to cover overdrafts, Debit Card Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six-transaction limit.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above are current as of 1/2/2025. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

HEALTH SAVINGS ACCOUNT (HSA)- INDIVIDUAL AND FAMILY

RATE INFORMATION. The interest rate on your account is 0.01% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account. A maintenance fee of \$2.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$200.00.

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

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

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

HEALTH SAVINGS ACCOUNT. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

PERSONAL EXECUTIVE MONEY MARKET CHECKING

ELIGIBILITY REQUIREMENTS. The minimum deposit required to open this account is \$25,000.00 in funds not currently on deposit with ChoiceOne Bank. To qualify for this account, you must have your primary checking account with ChoiceOne Bank.

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$49,999.99	0.01%	0.01%
2	\$50,000.00 - 99,999.99	0.10%	0.10%
3	\$100,000.00 - \$249,999.99	0.25%	0.25%
4	\$250,000.00- 499,999.99	0.50%	0.50%
5	\$500,000.00 and above	0.50%	0.50%

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. A maintenance fee of \$25.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$25,000.00.

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

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

TRANSACTION LIMITATIONS. By banking regulations this account is limited to six (6) pre-authorized withdrawals (debits) in a calendar month. "Pre-authorized" transactions include but are not limited to the checks that you write, phone transfers, electronic payments to outside vendors, transfers done to cover overdrafts, Debit Card Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six transaction limit.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

BUSINESS ACCOUNTS

SMALL BUSINESS CHECKING

Account Service Charges: There is no fee for the first 100 items processed during each statement cycle. For each item in excess of 100, there will be a \$0.40 per item processing fee.

BUSINESS CHECKING

Service Charges: There is a monthly maintenance fee of \$10.00. In addition, for each item processed there will be a \$0.15 per item processing fee. An earnings credit based on the average collected balance for the actual days of the month will be applied toward the calculated charges and fees. The rate of this earnings credit is subject to change at the discretion of the bank.

BUSINESS RELATIONSHIP CHECKING

Service Charge: A maintenance fee of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$5,000.00. The maintenance fee may be waived if the total daily balance in any related checking, savings, or money market accounts is greater than \$15,000.00.

There is no fee for the first 250 items processed during each statement cycle. For each item in excess of 250, there will be a \$0.40 per item processing fee.

COMMUNITY CHECKING

Account for not-for-profit entities and associations.

Rate Information:

- The interest rate listed in each tier will be paid on the entire balance in your account. The account must maintain a balance of \$10,000.00 to earn interest.
- At our discretion, we may change the interest rate on your account.
- We may change the interest rate on your account at any time.
- Interest will be compounded monthly and will be credited to the account monthly.
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- To obtain the current rate(s) and annual percentage yield information, please call (888)775- 6687. Service Charge Information
- There is no monthly maintenance fee or minimum balance requirement

ALL BUSINESS ACCOUNTS

Items: An item consists of each debit or credit posted to the account as well as each check in a deposit. "Items" include but are not limited to checks, withdrawals, deposits, ACH, POS, transfers, and foreign or on-us items deposited.

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

CORPORATE INTEREST CHECKING

ELIGIBILITY REQUIREMENTS. The minimum deposit required to open this account is \$100.00.

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$49,999.99	0.10%	0.10%
2	\$50,000.00 - \$99,999.99	0.25%	0.25%
3	\$100,000.00 - \$249,999.99	0.30%	0.30%
4	\$250,000.00 - 499,999.99	0.35%	0.35%
5	\$500,000.00 and above	0.40%	0.40%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

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

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

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. There is a monthly maintenance fee of \$50.00. In addition, for each item processed there will be a \$0.15 per item processing fee. For purposes of this account, an item consists of each debit or credit posted to the account as well as each check in a deposit. "Items" include but are not limited to checks, withdrawals, deposits, ACH, POS, transfers, and foreign or on-us items deposited.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/02/2025. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

BUSINESS SAVINGS

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$9,999.99	0.01%	0.01%
2	\$10,000.00 and above	0.01%	0.01%

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$100.00.

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

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

TRANSACTION LIMITATIONS. By banking regulations this account is limited to six (6) pre-authorized withdrawals (debits) in a calendar month. "Pre-authorized" transactions include but are not limited to phone transfers, electronic payments to outside vendors, transfers done to cover overdrafts, Debit Card Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six-transaction limit.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above are current as of 1/2/2025. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

PUBLIC FUNDS SAVINGS

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$9,999.99	0.01%	0.01%
2	\$10,000.00 and above	0.01%	0.01%

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account. A maintenance fee of \$5.00 will be imposed every month if the daily balance on any day of the month falls below \$100.00.

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

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

TRANSACTION LIMITATIONS. By banking regulations this account is limited to six (6) pre-authorized withdrawals (debits) in a calendar month. "Pre-authorized" transactions include but are not limited to phone transfers, electronic payments to outside vendors, transfers done to cover overdrafts, Debit Card Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six-transaction limit.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above are current as of 1/2/2025. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

PUBLIC FUNDS INTEREST CHECKING

Service Charges:

- There is a monthly maintenance fee of \$3.50 per statement cycle.
- There will be a fee of \$0.16 for each debit transaction, \$0.10 for each credit transaction and \$0.10 for each foreign item deposited.
- An earnings credit will be applied based on the average collected balance for the actual days of the month will be applied toward the calculated charges and fees. The rate of this earnings credit is subject to change at the discretion of the bank.

IOLTA CHECKING

ELIGIBILITY REQUIREMENTS. This account is available to individuals or firms licensed to practice law in the State of Michigan.

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$99,999.99	.50%	.50%
2	\$100,000.00 - \$249,999.99	.75%	.75%
3	\$250,000 and over	1.00%	1.00%

INTEREST INFORMATION. Interest is tiered based on the account balance. At our discretion, we may change the interest rate on your account. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

TRANSACTION LIMITATIONS. Transactions permitted for this account are established by the State of Michigan. The account holder is solely responsible for ensuring that all transactions conform to current regulations.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

- Interest paid to this account is deducted from the account and forwarded to the Michigan State Bar Association each quarter.
- The Tax ID number for this account must be the Tax ID number of the Michigan State Bar Association.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

PUBLIC FUNDS MONEY MARKET

Service Charges:

There is a monthly maintenance fee of \$8.00 if the daily account balance falls below \$10,000 at any time during the month.

All Accounts

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.01 - \$99,999.99	0.50%	0.50%
2	\$100,000.00 - \$249,999.99	0.75%	0.75%
3	\$250,000 and over	0.30%	1.00%

Interest Information:

- Interest is tiered based on the account balance.
- At our discretion, we may change the interest rate on your account.
- Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Items: An item consists of each debit or credit posted to the account as well as each check in a deposit. "Items" include but are not limited to checks, withdrawals, deposits, ACH, POS, transfers, and foreign or on-us items deposited.

BUSINESS EXECUTIVE MONEY MARKET CHECKING

ELIGIBILITY REQUIREMENTS. The minimum deposit required to open this account is \$25,000.00 in funds not currently on deposit with ChoiceOne Bank. To qualify for this account, you must have your primary checking account with ChoiceOne Bank.

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	\$0.00- \$49,999.99	0.01%	0.01%
2	\$50,000.00 - \$99,999.00	0.10%	0.10%
3	\$100,000.00 - \$249,999.99	0.25%	0.25%
4	\$250,000.00 and above	0.50%	0.50%

Your interest rate and annual percentage yield may change. Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account at any time. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly.

MINIMUM BALANCE REQUIREMENTS. A maintenance fee of \$25.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$25,000.00.

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

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

TRANSACTION LIMITATIONS. By banking regulations this account is limited to six (6) pre-authorized withdrawals (debits) in a calendar month. "Pre-authorized" transactions include but are not limited to the checks that you write, phone transfers, electronic payments to outside vendors, transfers done to cover overdrafts, Debit Card Point of Sale purchases, or transfers to another account done on-line. ATM withdrawals and withdrawals done in person at the teller line are not considered pre-authorized transactions and as such are not subject to the six-transaction limit.

CURRENT RATE INFORMATION. To obtain the current rate(s) and annual percentage yield information, please call 888.775.6687.

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

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Member FDIC

TSB 03.2025