

WELCOME

- to -

Shore United Bank



BUSINESS ACCOUNTS

Here is your official guide to help you navigate through the conversion of your Severn Bank accounts to Shore United Bank.

Good things happen when we are in it together.

Welcome to Shore United Bank!

We are excited about this opportunity to bring you an expanded branch network and to extend our services to communities throughout Anne Arundel County. As we approach the conversion of Severn Bank and Shore United Bank systems following the merger, we want to provide you with important information about your account(s) and what you can expect during the coming weeks. Together, we are working behind the scenes to ensure your transition from Severn Bank to Shore United Bank is as seamless as possible.

Pursuant to the merger agreement between the banks, Severn Bank was acquired by Shore United Bank in a transaction in which Severn Bank merged with and into Shore United Bank, with Shore United Bank as the surviving institution. The merger closed October 31, 2021. While all Severn Bank accounts have been assumed by Shore United Bank, there is a period of transition between the closing of the merger and the date of conversion of the bank systems.

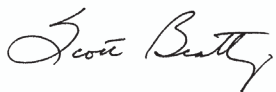
We provide this “Welcome Guide” to help you navigate through the conversion of your account(s) to Shore United Bank. In this package you will find important information including:

- Key dates and account information
- Introduction to Shore United Bank
- Questions and answers about products and services
- Account agreements and disclosure

Please review this guide as it outlines how the conversion may impact you and the action(s) you may need to take to help ensure a smooth transition. If you have any questions that are not covered in this guide, please visit your local branch or call 1-877-758-1600, weekdays from 8:00 A.M. TO 4:30 P.M.

We value your relationship and again, welcome you to Shore United Bank. Our mission is your success.

Sincerely,



Lloyd “Scott” Beatty, Jr.
President and CEO
Shore United Bank



IMPORTANT DATES & TIMES¹



LIMITED ACCESS CONVERSION WEEKEND

Friday, February 18, 2022, after 3:00 p.m. - Tuesday, February 22, 2022 at 9:00 a.m.

Although other Shore United Bank branches will be open over the weekend, in-branch banking will not be available for the former Severn Bank customers until Tuesday, February 22, 2022. To access your accounts during this time, you may continue to use your Severn Bank debit card to make purchases and withdraw cash at ATMs or by writing checks. After 4:00 a.m. Monday, February 21, 2022, you will need to activate your new Shore United Bank debit or ATM card by following the instructions in the mailer.

¹Please note that the conversion dates and time referenced herein are expected as of the date of this guide and are subject to change due to intervening circumstances.

Welcome to Shore United Bank!

We look forward to helping you navigate through the transition from Severn Bank to Shore United Bank. We encourage you to use this guide as a reference throughout the transition. **The guide provides new account disclosures representing changes to your account(s) and highlights critical dates and actions you may need to take to ensure a smooth transition.**

Our team of experienced professionals are here to help you. If you have any questions, please contact us at Shore United Bank: 1-877-758-1600, weekdays from 8:00 a.m. to 4:30 p.m., or send us a secure email using the contact us form located on our website at shoreunitedbank.com.



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Look for this symbol throughout this guide for changes that may require action.

The terms and conditions of all Account Disclosures and Fee Schedules contained within this conversion guide constitute a Change-In-Terms for comparable agreements, disclosures, or fee schedules issued under the name of Severn Bank prior to February 22, 2022, the effective date of the change in terms. Please note that continuing to maintain and use your account beyond the effective date constitutes your acceptance of the applicable terms and conditions.

As used herein, Severn Bank, Severn Bank branch, Severn Bank customer, and Severn Bank account refers to the bank, branch, customer, or account prior to the merger or under the Severn Bank name during the transition period between November 1, 2021 and February 22, 2022.

Who is Shore United Bank?

Shore United Bank is a full-service community bank with a rich history dating back to 1876. We offer innovative financial services delivered with the personal touch you expect from a community bank. We serve a broad geographic area with branches in Maryland, Delaware and Virginia, and provide a comprehensive suite of digital banking services that allow you to bank with us no matter where life takes you.

In addition to banking, we offer trust and wealth management services through Wye Trust and Wye Financial Partners, divisions of Shore United Bank. Prior to the merger, Shore United Bank completed its conversion to a national banking association, Shore United Bank, N.A.

Together, our team of experienced professionals is dedicated to helping our clients navigate toward their financial goals.



Shore United Bank has achieved a 5-star rating by Bauerfinancial, Inc. for soundness, stability and reliability.



Rev. 11/03/21

Shore United Bank

BRANCH LOCATIONS

MARYLAND

ANNAPOLIS, MD
200 WESTGATE CIR
ANNAPOLIS, MD 21401
410.260.2100

ANNAPOLIS, MD
1917 WEST ST
ANNAPOLIS, MD 21401
410.224.8800

ARBUTUS, MD
1101 MAIDEN CHOICE LN
BALTIMORE, MD 21229
410.242.1234

CAMBRIDGE, MD
424 DORCHESTER AVE
CAMBRIDGE, MD 21613
410.228.8402

CENTREVILLE, MD
109 N COMMERCE ST
CENTREVILLE, MD 21617
410.758.1600

CENTREVILLE, MD
2609 CENTREVILLE RD
CENTREVILLE, MD 21617
410.758.2414

CHESTER, MD
300 CASTLE MARINA RD
CHESTER, MD 21619
410.604.6270

CHESTERTOWN, MD
899 WASHINGTON AVE
CHESTERTOWN, MD 21620
410.810.0591

CROFTON, MD
2151 DEFENSE HWY
CROFTON, MD 21114
410.451.3055

DENTON, MD
850 SOUTH 5TH AVE
DENTON, MD 21629
410.820.4007

EASTON, MD
18 E DOVER ST
EASTON, MD 21601
410.822.1400

EASTON, MD
8275 ELLIOTT RD
EASTON, MD 21601
410.819.0181

EASTON, MD
212 MARLBORO AVE
EASTON, MD 21601
410.819.3015

EDGEWATER, MD
3083 SOLOMONS ISLAND RD
EDGEWATER, MD 21037
410.956.3700

ELKRIDGE, MD
6050 MARSHALEE DR
ELKRIDGE, MD 21075
410.379.2668

GLEN BURNIE, MD
413 CRAIN HWY, SE
GLEN BURNIE, MD 21061
410.768.6900

GRASONVILLE, MD
202 PULLMAN CROSSING
GRASONVILLE, MD 21638
410.827.4636

LOTHIAN, MD
5401 SOUTHERN MARYLAND BLVD
LOTHIAN, MD 20711
410.741.1127

OCEAN CITY, MD
12905-B OCEAN GTWY
OCEAN CITY, MD 21842
443.856.2180

OCEAN CITY, MD
* COMING SOON *
3409 COASTAL HWY
OCEAN CITY, MD 21842

OWINGS MILLS, MD
9612 REISTERSTOWN RD
OWINGS MILLS, MD 21117
410.356.4248

RIDGELY-HILLSBORO, MD
22151 WES ST
RIDGELY, MD 21660
410.820.2121

SEVERNA PARK, MD
598 BENFIELD RD
SEVERNA PARK, MD 21146
410.544.0800

ST. MICHAELS, MD
1013 S TALBOT ST
ST. MICHAELS, MD 21663
410.745.9166

STEVENSVILLE, MD
408 THOMPSON CREEK RD
STEVENSVILLE, MD 21666
410.643.2233

DELAWARE

CAMDEN, DE
4580 S DUPONT HWY
CAMDEN, DE 19934
302.698.1432

DOVER, DE
800 S GOVERNORS AVE
DOVER, DE 19904
302.734.2860

FELTON, DE
120 W MAIN ST
FELTON, DE 19943
302.284.4600

MILFORD, DE
698A N DUPONT BLVD
MILFORD, DE 19963
302.424.4600

VIRGINIA

ONLEY, VA
25306 LANKFORD HWY
P.O. BOX 204
ONLEY, VA 23418
757.302.6530

LOAN PRODUCTION OFFICES*

MIDDLETOWN, DE
102 SLEEPY HOLLOW DR
STE 204
MIDDLETOWN, DE 19709
302.449.6320

OCEAN CITY, MD
9748 STEPHEN DECATUR HWY
UNIT 104
OCEAN CITY, MD 21842
443.856.2100

MORTGAGE LOAN OFFICES*

ALEXANDRIA, VA
218 N LEE ST
STE 300
ALEXANDRIA, VA 22314
410.260.4544

ANNAPOLIS, MD
200 WESTGATE CIR
STE 202
ANNAPOLIS, MD 21401
800.752.5254

FREDERICK, MD
5291 CORPORATE DR
STE 202
FREDERICK, MD 21703
240.651.6946

GREENBELT, MD
6411 IVY LN
STE 505
GREENBELT, MD 20770
301.968.4132

WEALTH MANAGEMENT SERVICES*

ARBUTUS
1101 MAIDEN CHOICE LN
BALTIMORE, MD 21229
800.309.8124

EASTON
16 N WASHINGTON ST
EASTON, MD 21601
410.763.8543

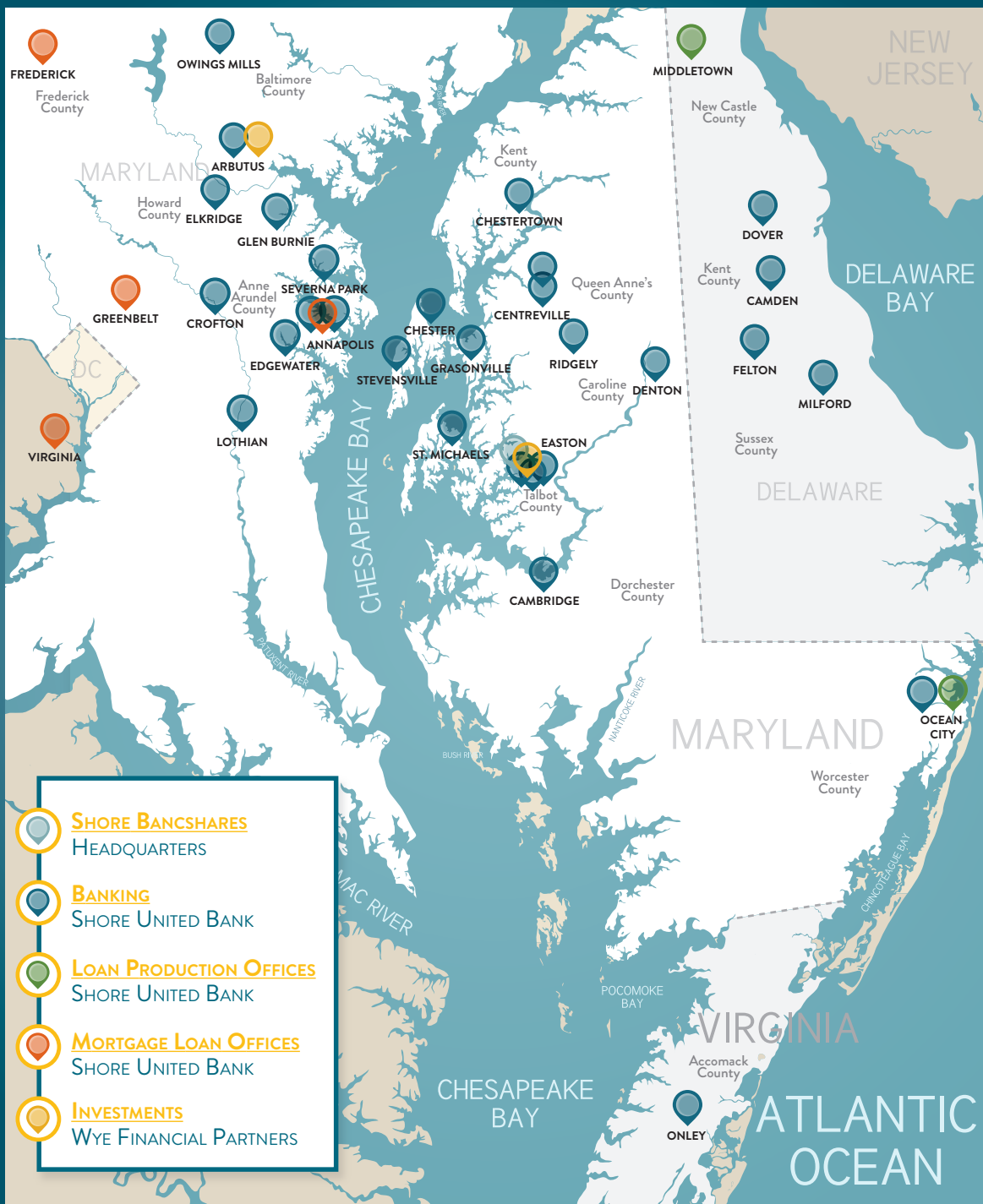
Wye Financial Partners
A DIVISION OF SHORE UNITED BANK

WYEFINANCIALPARTNERS.COM
800.309.8124

*Bank transactions are not accepted or processed in these offices.

Rev. 11/29/21

You now have access to 29 bank locations and ATMs, two Loan Production offices and four Mortgage Lending offices. Office hours vary by location, please visit shoreunitedbank.com for more information. Shore United Bank customers can also bank surcharge-free at more than 55,000 ATMs worldwide in the AllPoint® network. ATM location details can be found at shoreunitedbank.com.



LOCATIONS MAP_11.16.21

When will I become a Shore United Bank customer?

You became a Shore United Bank customer effective with the merger. However, the data conversion of Severn Bank systems to Shore United Bank systems will not occur until February. Specifically, your Severn Bank accounts will convert to Shore United Bank on Tuesday, February 22, 2022. Beginning February 22, 2022, you can take advantage of all Shore United Bank products, services, ATMs and branch locations.

Will my checking, savings, money market, CD/IRA or loan account number change?

Your account number **WILL NOT** change. You may continue to use your Severn Bank account number and/or checks.

Will office hours remain the same?

Yes. All branch hours at the new Shore United Bank branches will remain the same.

Is there anything I need to do right now?

- Keep banking with Severn Bank as you normally would. Your accounts will automatically be converted to Shore United Bank. You may continue to use your Severn Bank checks.
- **Beginning February 7, 2022, you will receive a new debit/ATM card and a separate PIN mailer.** While this may be a short-term inconvenience, we do need to reissue debit and ATM cards. Your new Shore United Bank card(s) will be mailed to you in a plain white envelope with a separate PIN mailer to follow in a perforated white envelope. Please refer to page 17 of this guide for more details about debit/ATM card changes.



Beginning February 22, 2022, we ask that you provide anyone automatically debiting or crediting your accounts with your account number and Shore United Bank's routing number, **052100932**.



Beginning Monday, February 21, 2022, we ask that you notify any merchants who are automatically debiting your account using your Severn Bank debit card with your new Shore United Bank debit card number, expiration date and CVV code. To ensure these transactions continue to be posted, you should make the changes before the next scheduled transaction. Debit transactions authorized using your Severn Bank debit card will not be posted after February 21, 2022.

- For details about account changes, please read the information, disclosures, agreements, and notices in this guide. **Please make note of critical dates and actions you may need to take regarding changes to your account.**

Who should I contact if I have a general question about the conversion?

If you have any questions about this transition, please call 1-877-758-1600, weekdays from 8:00 a.m. to 4:30 p.m., or email us using the contact us form located on our website at shoreunitedbank.com. You may also visit any of our branch locations that are listed on page 5 of this guide or visit shoreunitedbank.com.

Who should I contact if I have a question about access to online and mobile banking?

If you have any questions about access to your online or mobile banking, please call 1-888-820-6840, weekdays from 8:00 a.m. to 11:00 p.m.

Who will provide my tax forms for interest earned and paid?

Shore United Bank, on behalf of Severn Bank, will provide tax reporting on all deposit and loan activity from January 1 through December 31, 2021.

Will the Severn Bank branch staff remain with Shore United Bank?

Yes. The same friendly, professional team who has served you at Severn Bank will continue to assist you as Shore United Bank employees.

Will I be able to access online, mobile or automated telephone banking during the conversion weekend?

- Severn Bank mobile check deposit will not be available after 2:00 p.m. on Friday, February 18, 2022.
- Severn Bank online, mobile and automated telephone banking will not be available after 4:00 p.m. on Friday, February 18, 2022.
- Beginning Tuesday, February 22, 2022, at 8:00 a.m. you can log in to online banking at shoreunitedbank.com. See page 19 of this guide for log in instructions.



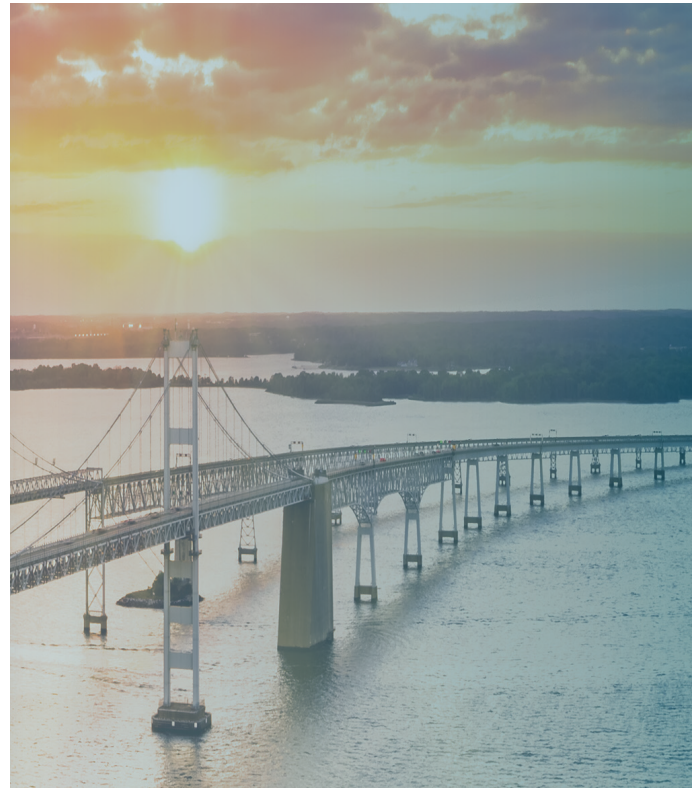
- On Tuesday, February 22, 2022, at 8:00 a.m. you can also access your accounts using our automated telephone banking by calling 1-888-758-4900. The first time you call, you will need to enroll for the system to recognize you. First time users will need their full social security number or tax I.D. number, and zip code. You will be prompted to create a four-digit PIN for recurrent uses.

Will I have access to my accounts during the weekend of February 18, 2022?

The Severn Bank branches will be open until 3:00 p.m. on Friday, February 18, 2022. Although other Shore United Bank branches will be open over the weekend, **branch banking will not be available** at these locations for Severn Bank customers until Tuesday, February 22, 2022. There are two ways you can access your accounts over the weekend of February 18, 2022.

- **Business Debit Card/ATM:** Continue to use your Severn Bank debit/ATM card through Sunday, February 20, 2022. Beginning the week of February 7, 2022, you will receive a new Shore United Bank debit/ATM card and a

separate PIN mailer. Activate and begin using your new card any time **after 4:00 a.m. on Monday, February 21, 2022**, by following the instructions in the mailer.



- **Checks:** You may continue to use your Severn Bank checks. Check reorders can be made by visiting our website shoreunitedbank.com or by calling 1-877-758-1600 on or after Tuesday, February 22, 2022.

What is the insufficient funds charge for overdrafts?

The fee is \$35.00 for each item returned unpaid or paid into overdraft from a checking, savings, or money market account. Refer to the Fee Schedule on page 25 for other fees and charges.

What happens when the date of my automatic transfer to another account including my loan payment falls on a weekend or holiday?

If your transfer date falls on a weekend or holiday, your account will be debited the business day **before** the scheduled transfer date.

BUSINESS ACCOUNTS

Your existing Severn Bank account will convert to the following Shore United Bank business account:



NON-INTEREST BEARING CHECKING ACCOUNTS

Community Business Checking

Business Checking

- \$8.00 monthly service charge if average ledger balance <\$500.00

Business Analysis Checking

Commercial Analysis

- Earnings credit may offset fees, including \$15.00 monthly service charge, per item fees and other fee-based services
- Non-Interest Bearing Account

Severn Select Checking

Select Business Checking

- Current fee structure will remain the same
- Non-Interest Bearing Account

INTEREST BEARING CHECKING ACCOUNTS

Business Interest Checking

Business Interest Checking

- \$10.00 monthly service charge if average ledger balance is <\$1,500.00
- \$0.15 per item >500 combined items²
- Interest earned depends on account balance
 - Tier 1 \$0.01 - \$1,499.99
 - Tier 2 \$1,500.00 - \$4,999.99
 - Tier 3 \$5,000.00 - \$24,999.99
 - Tier 4 \$25,000.00 - \$99,999.99
 - Tier 5 \$100,000.00 - and over

Commercial Interest Checking

IOLTA



IOLTA/MAHT Super Now Checking

- \$5.00 monthly service charge debited from interest paid
- Interest earned depends on account balance
 - Tier 1 \$0.01 - \$1,499.99
 - Tier 2 \$1,500.00 - \$4,999.99
 - Tier 3 \$5,000.00 - \$24,999.99
 - Tier 4 \$25,000.00 - \$99,999.99
 - Tier 5 \$100,000.00 - and over

²Combined items include checks deposited, debits and credits.

BUSINESS ACCOUNTS



Your existing Severn Bank account will convert to the following Shore United Bank business account:

	
MONEY MARKET ACCOUNTS	
Commercial Money Market	Business Money Market <ul style="list-style-type: none">- \$10.00 monthly service charge if average ledger balance is <\$1,500.00- Interest earned depends on account balance<ul style="list-style-type: none">• Tier 1 \$0.01 - \$9,999.99• Tier 2 \$10,000.00 - \$24,999.99• Tier 3 \$25,000.00 - \$99,999.99• Tier 4 \$100,000.00 - \$249,999.99• Tier 5 \$250,000.00 - \$999,999.99• Tier 6 \$1,000,000.00 - and over
SAVINGS ACCOUNTS	
Funeral Trust	Business Savings <ul style="list-style-type: none">- \$5.00 monthly service charge if average ledger balance is <\$500.00
CERTIFICATE OF DEPOSIT (CD)	
CD	CD <ul style="list-style-type: none">- Current terms and conditions will continue until maturity- You will receive a notice prior to maturity with new account terms- 10-day grace period

See full account disclosures beginning on page 26. All Shore United Bank deposits are insured for the same amount of FDIC insurance as your Severn Bank deposits. If you have accounts with both Severn Bank and Shore United Bank prior to the merger, those accounts will be considered separately insured for six months from the closing date of the merger (and possibly longer for certificates of deposits), as if the two banks are still operating separately, up to the limits determined by the account ownership and FDIC limits. For more information about the FDIC's rules after a merger, call toll-free 1-877-ASK-FDIC (1-877-275-3342) or visit www.fdic.gov. Closing date of merger was October 31, 2021.

BUSINESS ACCOUNTS

If you currently use any of the following Cash Management Services from Severn Bank refer to the chart below for more information. If you have additional questions, please contact us at 1-888-820-6840, option 6, Monday – Friday from 8:00 a.m. to 4:30 pm.

	
CASH MANAGEMENT SERVICES³	
Remote Deposit Capture	Remote Deposit Capture <ul style="list-style-type: none"> - A team member from Shore United Bank will contact you with your new Login ID and password by February 4, 2022 - Deposits made by 6:00 p.m. Monday-Friday (excluding holidays) are available next business day - Current Severn Bank Remote Deposit Capture fee will remain the same
ACH Services	ACH Origination <ul style="list-style-type: none"> - Customers using NACHA formatted files can continue to use the file upload option in online banking - ACH file templates will transfer to Shore United Bank Online Banking at conversion - No change will be made to your current exposure limit - Current Severn Bank monthly fee will remain the same - Files may be sent to Shore United Bank until 3:00 p.m. Monday-Friday (excluding holidays)
Merchant Services	Merchant Services <ul style="list-style-type: none"> - Your merchant services relationship will remain with First Data with no changes.
Positive Pay Services	Positive Pay Services <ul style="list-style-type: none"> - This service applies to checks only - Monthly service charge \$50.00 - Decisions must be submitted by 11:00 a.m. Monday-Friday - If no decision is received by 11:00 a.m. items will be paid
Wire Services	Wire Services <ul style="list-style-type: none"> - Incoming Domestic and International fee - \$10.00 each - Outgoing Domestic fee - \$25.00 - Outgoing International fee - \$55.00

³Commercial Analysis fees including monthly service charge, per item fees and other fee based services, may be offset with earnings credit.

BUSINESS CHECKING ACCOUNTS

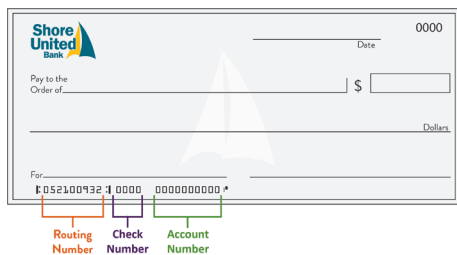
ACCOUNT NUMBER

Will my account number change?

Your account number **WILL NOT** change. You may continue to use your Severn Bank account number and checks.


Will my routing number change?

Yes. Your routing number will change to Shore United Bank's routing number, **052100932**.



How will the routing number change impact my account?

- For your convenience, debits and credits authorized with your Severn Bank account number will continue to be made from your Shore United Bank account without interruption for a period of time.


-  On or after February 22, 2022, we ask that you provide anyone automatically debiting or crediting your accounts with your account number and Shore United Bank's routing number, **052100932** for any future dated transactions.

ACCOUNT ACTIVITY

If I write a Severn Bank check from my account before the conversion and it has not cleared, will it be paid?

Yes. Your checks will be paid if there are sufficient funds in your account. For your convenience,

Severn Bank checks will continue to clear without interruption.

-  I have electronic debits and or credits automatically posting to or from my account. Do I need to do anything?

For your convenience, debits and credits authorized with your Severn Bank account number will continue to be made from your Shore United Bank account without interruption for a period of time. On or after February 22, 2022, we ask that you provide anyone automatically debiting or crediting your accounts with your account number and Shore United Bank's routing number, **052100932**.

INTEREST RATES

Where can I find the interest rate and APY for interest-bearing accounts?

Beginning Tuesday, February 22, 2022, please visit a Shore United Bank branch or call 1-877-758-1600 during normal business hours. A complete list of branch locations are listed on page 5 of this guide or visit shoreunitedbank.com.


ACCOUNT STATEMENT

When will I receive my account statement?

You will receive a final account statement from Severn Bank on February 18, 2022. Shore United Bank will issue your account statement at the end of each month beginning February 28, 2022.

Will I receive check images?

Yes. You will receive check images in your monthly checking statement from Shore United Bank.

-  Will I continue to receive statements electronically?

To continue receiving your statements electronically, log in to online banking, select the eStatements tab and follow the instructions.

We recommend that you download account statements from the Severn Bank system prior to February 18, 2022.

Please Note: Beginning February 22, 2022, past statements may populate in waves. We appreciate your patience as we update our system.

CHECK REORDERING

Will I need to order checks?

You may continue to use your Severn Bank checks until you need to reorder. To reorder checks from Harland Clarke, our check provider, visit shoreunitedbank.com and use the Order Checks link located under the Business Banking option, visit your local branch, or call us at 1-877-758-1600.

OVERDRAFT SERVICES

Will my linked account continue to be used for overdraft protection?

Yes. Your current linked account will remain the same.

Is there a fee when a transfer occurs from my checking, savings, or money market account to cover an overdraft?

Yes. There is a \$10.00 per transfer fee at the time of transfer. Please refer to the Business Overdraft Disclosure on page 32 for additional fees that may apply.

What increments will transfer from my linked checking, savings, or money market account in the event of an overdraft?

The amount that will transfer will be the amount overdrawn plus any applicable fee.

How can I change the account linked to my overdraft protection?

Visit your local Shore United Bank branch on or after February 22, 2022, to make this change.

BUSINESS OVERDRAFT (NEW SERVICE)

What is Business Overdraft?

Business Overdraft is a discretionary service in which we strive to pay your overdrawn items and charge our standard non-sufficient funds Overdraft Fee, currently \$35.00, for each item that is presented.

Transactions covered by our business overdraft include:

- Checks written to third parties
- Bill payment transactions
- Pre-authorized automatic debits
- Automated Clearing House (ACH) items
- ATM withdrawals and everyday debit card transactions

Will my account automatically receive Business Overdraft?

Subject to the eligibility criteria outlined in our Business Overdraft Service Disclosure on page 32 of this guide, you may automatically be enrolled in Business Overdraft.

If you currently have overdraft protection set up to transfer from another account when insufficient funds occur on your account, **you will not automatically receive Business Overdraft.**

Customers interested in changing to Business Overdraft may call 1-844-327-7395 or visit a Shore United Bank branch. A complete list of branch locations can be found on page 5 of this guide or visit shoreunitedbank.com

Can I opt-out of the Business Overdraft?

Yes. If you do not want this service and prefer to have your non-sufficient fund items returned and/or denied, simply call 1-844-327-7395 or visit any Shore United Bank branch and we will remove this service from your account.

BUSINESS MONEY MARKET ACCOUNTS

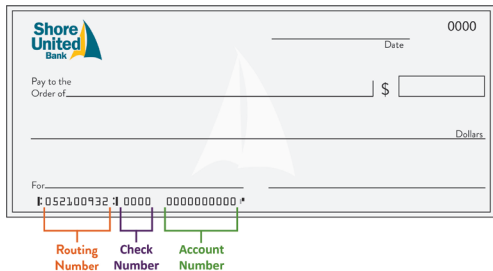
ACCOUNT NUMBER

Will my account number change?

Your account number **WILL NOT** change.

Will my routing number change?

Yes. Your routing number will change to Shore United Bank’s routing number, **052100932**.



How will the routing number change impact my account?

- For your convenience, debits and credits authorized with your Severn Bank account number will continue to be made from your Shore United Bank account without interruption for a period of time.
- On or after February 22, 2022, we ask that you provide anyone automatically debiting or crediting your accounts with your account number and Shore United Bank’s routing information, **052100932** for future dated transactions.

ACCOUNT ACTIVITY

I have electronic debits and or credits automatically posting to or from my account.

Do I need to do anything?

- For your convenience, debits and credits authorized with your Severn Bank account number will continue to be made from your Shore United Bank account without interruption for a period of time. On or after February 22, 2022, we ask that you provide anyone automatically debiting or crediting

your accounts with your account number and Shore United Bank’s routing number, **052100932**.

INTEREST RATES

Where can I find the interest rate and APY for interest-bearing accounts?

Beginning Tuesday, February 22, 2022, please visit a Shore United Bank branch or call 1-877-758-1600 during normal business hours. A complete list of branch locations are listed on page 5 of this guide or visit shoreunitedbank.com.

ACCOUNT STATEMENT

When will I receive my account statement?

You will receive a final account statement from Severn Bank on February 18, 2022. Shore United Bank will issue your account statement at the end of each month beginning February 28, 2022.

Will I continue to receive statements electronically?

To continue receiving your statements electronically, log in to online banking, select the eStatements tab and follow the instructions.

We recommend that you download account statements from the Severn Bank system prior to February 18, 2022.

Please Note: Beginning February 22, 2022, past statements may populate in waves. We appreciate your patience as we update our system.

CERTIFICATES OF DEPOSIT (CDs)

ACCOUNT NUMBER

Will my account number change?

Your account number **WILL NOT** change.

ACCOUNT TERMS

Will the rate on my CD change?

No. Fixed rates will be honored until maturity.

Will the term on my CD change?

No. Shore United Bank will honor all current terms until maturity.

Interest paid on my CD is credited to my account at another financial institution. Will interest continue to be paid in this manner?

After February 22, 2022, customers who currently receive automatic credits to an account at another financial institution for interest **will now receive a check**. To change how automatic credits are paid, please visit a Shore United Bank branch or call 1-877-758-1600 during normal business hours. A complete list of branch locations are listed on page 5 of this guide or visit shoreunitedbank.com.

When will I receive my account statement?

You will receive your CD statement at the same time you currently do. You can check your CD balance in online banking.

BUSINESS WIRE TRANSFERS

Will I need to complete a new wire transfer agreement?

No. However, a revised Wire Transfer Agreement is provided on page 35 of this guide.

Will there be any changes on how I initiate a wire transfer from my account?

There will be **NO CHANGE** to your current methods when initiating wires. If you have any questions about initiating wires, please visit a branch. A complete list of branch locations can be found on page 5 of this guide or visit shoreunitedbank.com.

Are wires transfers posted to my account the same day they are initiated?

- Outgoing or incoming wire transfers made or received by 4:00 p.m. on a business day (Monday- Friday) will be debited/credited that day.
- Outgoing or Incoming wire transfers made **after** 4:00 p.m. will be debited/credited on the next business day.

Is there any reason a wire could be delayed or canceled?

If at any time a Shore United Bank employee is not able to communicate with a customer to verify wire instructions or amount, it is possible a wire could be canceled or delayed. Wires may also be canceled or delayed if we believe they are fraudulent, or if they're under review by the Office of Foreign Assets Control (OFAC).

How can I receive incoming domestic wires?

Domestic wire transfers can be directed to:

Beneficiary Bank:

Shore United Bank
18 E. Dover Street
Easton, MD 21601

Routing Number:

052100932

Beneficiary:


Your Name
Your Complete Physical Address

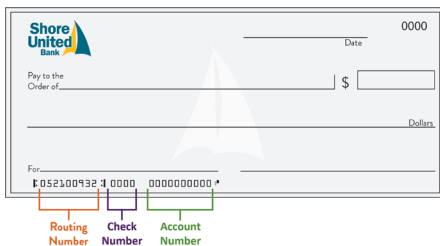
Beneficiary Account Number:

Your Shore United Bank Account Number

How can I receive incoming international wires?

Visit or call your local Shore United Bank branch on or after February 22, 2022, for incoming international wires. For a complete list of branch locations see page 5 in this guide or visit shoreunitedbank.com.

 To avoid any delays in receiving incoming wires, please provide your contacts with your new Shore United Bank routing number, 052100932 beginning February 22, 2022.



SAFE DEPOSIT BOXES

What will happen to my safe deposit box?

The contents of your safe deposit box remain secure. Access to your safe deposit box will remain the same.

Will my safe deposit box number change?

No. Your safe deposit box number will not change however your billing account number will change on or after February 22, 2022.

Will my safe deposit box fee change?

Your annual rental fee will remain the same at this time. Customers will be notified at annual renewal with any fee changes that may apply.

NIGHT DEPOSIT

What if I make a deposit through the night deposit during conversion weekend?

Deposits placed in the night depository after 3:00 p.m. Friday, February 18, through Monday, February 21, 2022, will be posted on Tuesday, February 22, 2022.

Will I be able to make night deposits at any Shore United Bank branch?

Night deposits may be made at any Shore United Bank branch beginning 3:00 p.m. February, 18, 2022. A night deposit box is available at each Shore United Bank branch location, except for 200 Westgate Circle, Annapolis, MD.

BUSINESS DEBIT AND ATM CARDS

Important Dates Debit/ATM Cards	
BEGINNING THE WEEK OF LEEDS 7 th	New Shore United Bank debit/ATM cards mailed to customers. PIN mailer will follow in separate mailing.
MONDAY LEEDS 21 st 4:00 a.m.	<p>Severn Bank debit and ATM cards automatically deactivate. Securely destroy your Severn Bank debit and ATM cards.</p> <p>Any time after 4:00 a.m. activate your new Shore United Bank debit or ATM card by following the instructions in the mailer.</p> <p>Notify any merchants who are automatically debiting your account using your Severn Bank debit or ATM card with your new Shore United Bank debit or ATM card number, expiration date and CVV code.</p>
TUESDAY LEEDS 22 nd	Begin depositing cash and checks at Shore United Bank ATMs.
<p>Important Note</p> <p>You will have access to your accounts the weekend of February 18 through 4:00 a.m. Monday, February 21, using your Severn Bank debit or ATM card to make purchases and withdraw cash at ATMs. After 4:00 a.m. Monday February 21, you will need to activate your new Shore United Bank debit or ATM card using the instructions in the mailer.</p>	

Will I need a new business debit or ATM card?

Yes. While this may be a short-term inconvenience, we do need to reissue debit and ATM cards. Your new Shore United Bank debit or ATM card will be mailed to you in a plain white envelope with a separate PIN mailer to follow in a perforated white envelope beginning the week of February 7, 2022.

Will my personal identification number (PIN) change?

Yes. You will receive your new PIN in a perforated white envelope separate from your card mailer. Beginning February 22, 2022, you can change your PIN by visiting a Shore United Bank branch or ATM.


 When should I begin to use my new debit or ATM card?

You can activate your new Shore United Bank card any time after 4:00 a.m. on Monday, February 21, 2022. Activate your new Shore United Bank debit or ATM card by following the instructions in the mailer.

Will I have access to my account using my Severn Bank ATM or debit card during the weekend of February 18 through February 22, 2022?

You will have access to your accounts using your Severn Bank debit or ATM card to make purchases and withdraw funds during the weekend until 4:00 a.m. Monday, February 21, 2022.


Who do I call if my Shore United Bank debit or ATM card is lost or stolen?

Beginning 4:00 a.m. Monday, February 21, 2022, call 1-888-820-6840 and leave a message for a bank representative to contact you. After 8:00 a.m. on Tuesday, February 22, 2022, please call 1-888-758-4900.

Will my ATM and debit card limits change?

Yes. There are limits to cash withdrawals and point of sale transactions.

- **ATM CARD:** You may withdraw up to \$500.00 through use of ATMs in any one day.
- **VISA DEBIT CARD:** You may withdraw up to \$500.00 through use of ATMs in any one day.
- **POINT OF SALE LIMITATIONS:** You may purchase up to \$5,000.00 worth of goods or services in any one day using your Visa debit card.
- **DAILY TRANSACTION LIMITS:** There is no limit to number of daily transactions.

 What will happen to my recurring payments made today with my Severn Bank debit card?

Beginning Monday, February 21, 2022, we ask that you notify any merchants who are automatically debiting your account using your Severn Bank debit card with your new Shore United Bank debit card number, expiration date and CVV code. To ensure these transactions continue to be posted, you should make the changes before the next scheduled transaction. Debit transactions authorized using your Severn Bank debit card will not be posted after February 21, 2022.

 Can my Shore United Bank debit card be enabled for Apple Pay, Google Pay and Samsung Pay?

Yes. Shore United Bank does offer this service. Beginning February 22, 2022, you will need to [re-enroll your debit card](#) to continue using your digital wallet. Visit [shoreunitedbank.com](#) for more information about Digital Wallets.

[What if I have not received my new Shore United Bank debit/ATM card by February 21, 2022?](#)

If you have not received your new Shore United Bank debit/ATM card or PIN mailer, please visit one of our locations on or after February 22, 2022. With our convenient Instant Issue Debit Cards, you will not have to wait to receive your card in the mail, you can leave any of our bank branches with your new debit card in hand.

[ATM NETWORK](#)

[Can I continue to make ATM deposits using the branch ATM?](#)

Yes. Beginning Tuesday, February 22, 2022, you can make deposits at Shore United Bank branch ATM except for the Shore United Bank branch ATM located at:



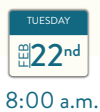

- 800 S. Governors Ave., Dover, DE

[How many ATMs will the combined bank offer?](#)

You now have access to 30 ATMs in Maryland, Delaware and Virginia. Shore United Bank customers can also bank surcharge-free at more than 55,000 ATMs worldwide in the AllPoint® network. ATM location details can be found at [shoreunitedbank.com](#).



BUSINESS ONLINE, MOBILE BANKING AND BILL PAY

Important Dates Online, Mobile Banking and Bill Pay	
 <p>FRIDAY FEB 18th 2:00 p.m.</p>	Access to Severn Bank Mobile Check Deposit will no longer be available.
 <p>FRIDAY FEB 18th 4:00 p.m.</p>	Access to Severn Bank Online and Mobile Banking will no longer be available.
 <p>TUESDAY FEB 22nd 8:00 a.m.</p>	Shore United Bank Online and Mobile Banking available to former Severn Bank customers - visit shoreunitedbank.com - and follow the log in details in this guide.
<p>Please Note beginning Tuesday, February 22nd:</p>  <ul style="list-style-type: none"> • Online activity (history, check images and statements) may populate in waves. We appreciate your patience as we update our system. • eStatement customers will need to select the eStatement tab and follow the instructions to continue to receive statements electronically. 	

When will my Severn Bank Online and Mobile Banking end?

- Customers can access Severn Bank Mobile Check Deposit until 2:00 p.m. on Friday, February 18, 2022.
- Customers can access Severn Bank Online and Mobile Banking until 4:00 p.m. on Friday, February 18, 2022.

When can I log in to Shore United Bank Online and Mobile Banking?

You can begin to access Shore United Bank Online and Mobile Banking at 8:00 a.m. Tuesday, February 22, 2022. Before you can begin to use our Mobile Banking App, you will first need to log in to Online Banking through a browser using the link located on our home page. After the initial log in, you can then access your accounts using our Mobile Banking app.

Please be aware that some activity (history, statements and check images) may populate in waves. We appreciate your patience as we update our system.

How will I access my accounts for the first time through online banking?


- Visit shoreunitedbank.com and click on the link located on our home page
- Enter your Severn Bank username/ID in the Access ID field
- Enter SS# or tax ID
- Enter your account number
- Enter the five digit ZIP Code of your business
- A temporary passcode will be generated
- Follow the instructions (change passcode, enter e-mail, add security Q&As)
- Carefully read and accept the electronic disclosure & agreement

As an online banking customer, you will automatically have access to mobile banking after you log in to online banking through a browser using the link located on our home page. After the initial log in, you can then access your accounts by downloading the Shore United Bank app in your app store and log in using the same Access ID and password you use to access online banking.

If you have trouble logging in to Shore United Bank on or after February 22, 2022, visit your local Shore United Bank branch or call 1-888-820-6840, weekdays from 8:00 a.m. to 11:00 p.m., or send us a secure message using our contact us form located at shoreunitedbank.com.

Is there a fee for basic online and mobile banking services with bill payment?

No. We do not charge for basic online banking access or bill payment service. Fees may apply for additional features. For more details refer to our fee schedule on page 25 of this guide.

 What will happen to my scheduled Severn Bank online banking transactions?

- Internal and external transfers and payments will be processed until 4:00 p.m. on Friday, February 18, 2022.
- Internal future dated and recurring transfers that you schedule prior to February 4, 2022, will convert. Transfers that you scheduled after February 4, 2022, will not convert and will need to be reestablished.
- Internal transfers with a scheduled date of February 19-21, 2022, will not be processed and we recommend changing the scheduled date of transfer to the next nearest business day.
- External future dated and recurring transfers you scheduled after February 18, 2022, will need to be reestablished.
- On Tuesday, February 22, 2022, we suggest that you verify what transfers converted by clicking on the ‘move money’ tab in online banking to confirm.

When will transfers, loan payments, and mobile deposits made through online banking post to my account?

Transactions will post on the same business day when completed before the cutoff times stated below:

- Mobile check deposits completed by 4:00 p.m.
- Internal Transfers completed by 6:00 p.m.
- Loan payments completed by 6:00 p.m.


Transactions completed after these stated times will be processed on the following business day.

Please note: The term business day means any day other than Saturday, Sunday or a federal holiday.

Will my online information and payees be converted to Shore United Bank?

Yes. The following information will be converted to Shore United Bank Online Banking:

- Access ID (Username/ID)
- Accounts
- Account nicknames
- Checking, savings history (up to 23 months)
- Loan history (up to 23 months)
- Bill Pay payees, history, recurring payments and eBills
- External accounts and external transfer templates
- ACH templates

 The following information will **NOT** be converted, and **action is required:**

- Internal transfers with a scheduled date of February 19-21, 2022 will not be processed and we recommend changing the scheduled date to the nearest business day.
- External future dated and recurring transfers scheduled after February 18, 2022, will need to be reestablished.
- Wire templates will not automatically convert. Customers will be notified by Shore United Bank with instructions to reestablish these templates.
- Alerts: To set alerts notifying you of important account activity, click on “Alerts” and then “Settings” in online banking.
- eStatements: To continue receiving your statements electronically, log in to online banking, select the eStatements option and follow the instructions. We recommend that you download account statements from the Severn Bank system prior to February 18, 2022.

- Additional company user permissions may not automatically convert. Company administrators will need to review each user setup after February 22, 2022. Administrators may need to reestablish information if it has not converted.
- Quicken and QuickBooks history will not automatically convert. Beginning February 22, 2022, customers will need to follow the instructions located on shoreunitedbank.com to ensure a smooth transition of your data.

What if I use tokens for transactions?

Shore United Bank uses Symantec soft or hard tokens to provide an extra layer of security for ACH and wire transactions. Customers who currently use a token for ACH or Wires Transfers will be contacted by a bank representative beginning the week of January 17, 2022, regarding token access to your accounts at Shore United Bank.

How do I sign up for Shore United Bank Online and Mobile Banking if I am currently not a Severn Bank Online Banking customer?

Beginning Tuesday, February 22, 2022, you can visit shoreunitedbank.com to enroll in online or mobile banking.

- To enroll in online banking, select “Login” then “Business Enrollment” and follow the instructions.
- To enroll in mobile banking, first download our mobile app on your smartphone and select “Enroll Now” to begin the enrollment process. If you’re already enrolled in online banking, once you’ve downloaded our mobile app you can accept the terms and conditions and follow instructions.

BUSINESS CREDIT CARDS

Will my Severn Bank credit card convert to Shore United Bank?

Yes. Your Severn Bank credit card will convert to Shore United Bank. You may continue to use your existing card. A new card will be issued on or before your card expiration date.

Will my automatic payment to my credit card from a converting Severn Bank deposit account or from another financial institution continue?

Yes. Any automatic payments you currently have set up with Severn Bank or another financial institution will continue without interruption.

How will I pay my Severn Bank credit card bill?

- Online at Mycardstatement.com to create a one-time payment or to schedule recurring automatic payments
- Using Bill Pay with Shore United Bank
- By Mail: Visa, PO Box 6818, Carol Stream, IL 60197-6818

How can I access my credit card account information?

Get quick and secure access to your credit card account by visiting Mycardstatement.com or contact our third-party provider TCM at 1-800-883-0131.

How can I apply for a Shore United Bank credit card?

Customers interested in applying for a new Shore United Bank credit card may apply by visiting shoreunitedbank.com/business/credit-cards.

COMMERCIAL AND SMALL BUSINESS LOANS

Important Dates Commercial and Small Business Loans

TUESDAY
22nd

Loan balances will transfer to Shore United Bank systems as of February 22, 2022. Make future payments to Shore United Bank.

Will my loan account number change?

Your loan account number **WILL NOT** change.

Will my loan terms change?

No. All loans were acquired by Shore United Bank pursuant to the merger. The loan terms as outlined in your loan documents will continue unless modified pursuant to the terms of those documents.

What do I need to do?

- On or after February 22, 2022, you will need to change the Loss Payee/Mortgagee Clause on your insurance policy by contacting your insurance company and providing the following information:

Shore United Bank- ISAOA/ATIMA
P.O. Box 5494 Norwell, MA 02061

In the event your home, hazard, flood or vehicle insurance lapses, Shore United Bank will obtain insurance on your behalf and your account will be charged.

Can I still use my line of credit as overdraft protection?

Yes. If your linked account is a line of credit, any increment that is currently set up to transfer will continue.

How will I access my business line of credit?

Customers can access their line of credit using one of the following options:

- Transfer through online banking
- Contact Loan Operations at 1-833-573-9082, weekdays from 8:00 a.m. to 4:30 p.m.
- Call or visit your account officer at your local branch

Will there be a change in how I make my loan payment?

If you:

- Receive a monthly statement, you will continue to receive a monthly statement for each account.
- Pay your loan by automatic transfer initiated by Severn Bank, this service will continue for most without interruption. If there are not enough funds in your account to cover your scheduled payment a manual payment must be made. Other automatic loan payments may need to be reestablished and we will communicate the necessary steps to do so beginning February 22, 2022.
- Use bill pay through another financial institution, please update your bill payer with your new Shore United Bank mailing address: PO Box 949, Easton, MD 21601.
- Use an electronic transfer from another financial institution, please update your financial institution with the Shore United Bank routing number: **052100932**.
- Prefer to make payments in person, visit any of our convenient branch locations listed on page 5 of this guide or visit shoreunitedbank.com.
- Make payments by mail to: Shore United Bank, P.O. Box 949, Easton, MD 21601.

You may also make your loan payment using our telephone banking system by calling: 1-888-758-4900. Please note that you must have a Shore United Bank deposit account to use this service.

How many days will I have from the time my statement is generated until my payment is due?

Statements will be generated 14-25 days before the payment due date. The first billing cycle may vary from previous cycles. Your revised statement cycle may cause your first bill to be slightly higher or lower than previous bills because of the number of days in the statement cycle. Every effort will be made to limit changes to the timing of your statement due date.

Who will provide my tax forms for interest paid on my loan?

Shore United Bank, on behalf of Severn Bank, will provide tax reporting on all loan activity from January 1 through December 31, 2021.

Can I apply for a new loan with Shore United Bank?

Yes. For more information about our loan options, visit or call a local Shore United Bank office. A detailed list of branch locations can be found on page 5 of this guide or visit shoreunitedbank.com.

If I have a question about my loan, who should I contact?

For additional questions, contact 1-833-573-9082, weekdays from 8:00 a.m. to 4:30 p.m.



REMOTE DEPOSIT CAPTURE

When will Severn Bank Remote Deposit Capture end?

Access to Severn Bank Remote Deposit Capture will no longer be available after 4:00 p.m. Friday, February 18, 2022.

What is the cutoff time for Shore United Bank Remote Deposit Capture?

Deposits made by 6:00 p.m. Monday-Friday (excluding holidays) will be considered made that day.

Can I continue to use my existing Remote Deposit Capture equipment?

In most cases, you will be able to use your existing equipment. Non-compatible equipment will be replaced by February 22, 2022. A team member from Shore United Bank will be contacting you by February 4, 2022, with more details.

Will my fees for this service change?

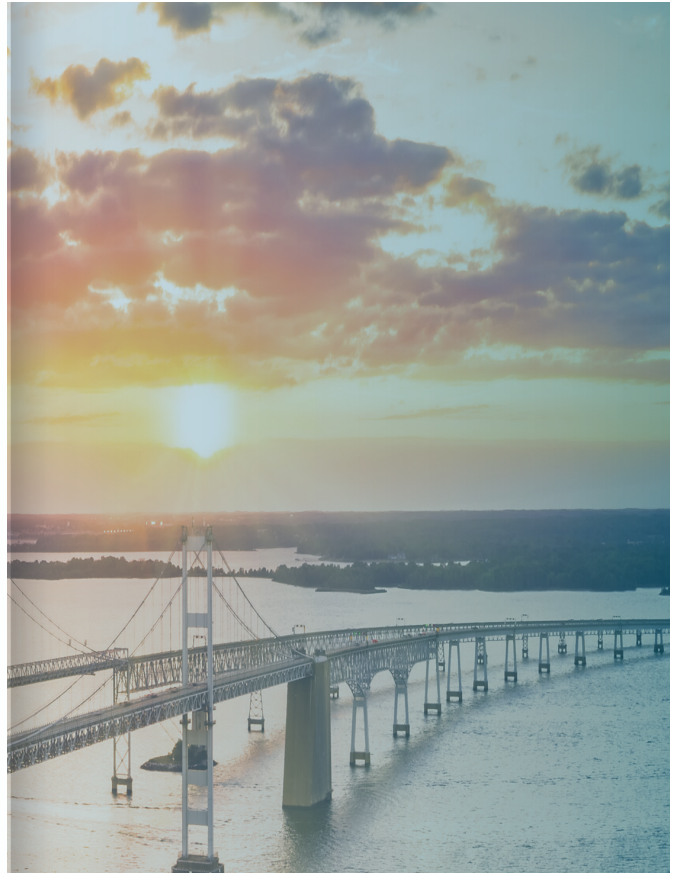
No. There will be no changes to your current fee structure at this time.

INVESTMENT SERVICES

Does Shore United Bank offer investment services?

Yes. We offer investment services through Wye Financial Partners and Wye Trust.

Wye Financial Partners is a financial services group offering full-service investment and insurance solutions through our broker/dealer, LPL Financial. LPL Financial is the largest independent broker/dealer in the country and has been a partner of ours for over a decade.



Wye Trust offers wealth management solutions, such as corporate trust administration, wealth management and custodian services.

Our bank and investment team work as one group to offer all comprehensive financial strategies and exceptional service tailored to meet the individual and business needs of our clients.

Wye Financial Partners is built around the character of our people and committed to the success of our clients and communities. Together, our team of experienced professionals are dedicated to helping our clients navigate toward their financial goals.

For a free consultation call Wye Financial Partners at 1-410-763-8543, email info@wyefinancial.com or visit one of our office locations at: 16 N. Washington St., Easton, MD 21601 or 1101 Maiden Choice Ln., Arbutus, MD 21229.

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FEE SCHEDULE

ACCOUNT SERVICES

Check Printing	Cost varies based on the selected style
NSF – Overdraft Fee	\$ 35.00* per item
NSF – Returned Item Fee	\$ 35.00 per item
Stop Payment	\$ 35.00 per item
Deposited Check/Item Returned Unpaid/Chargeback	\$ 12.00 per item
Multiple Monthly Statements per Account	\$ 5.00 per statement
Early Closeout Fee (accounts closed within 60 days of opening)	\$ 10.00 per account

*An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, or other electronic means. No overdraft fee will be assessed if overdraft balance is \$-5.00 or less.

DEBIT CARD AND ATM SERVICES

ATM Owned by Us	No Charge
ATM Not Owned by Us	
Withdrawals/Transfers	\$2.00 per transaction (Surcharges may apply)
Balance Inquiry	\$0.75 per inquiry
Replacement of Lost/Damaged Card	\$ 5.00 per card
<i>(One Replacement Card per year at no charge)</i>	
International Transaction Fee	1% of the US dollar amount of transaction
POS Purchases (PINned)	No Charge
Signature Debit Transactions	No Charge

ONLINE BANKING

Consumer Access with Bill Pay	No Charge
Non-Consumer Access with Bill Pay	No Charge
External Bank Transfer	No Charge
ACH Debit NSF Fee	\$ 25.00 per file
Stop Payment - Bill Pay Transaction	\$ 40.00 per item
Enhanced Security - 2 Factor Authentication	No Charge

RESEARCH

Account Research of Reconciliation Assistance	\$ 20.00 per hour
Check Copy	\$ 5.00 per item/page

WIRE TRANSFERS

Incoming:	
Domestic and International	\$10.00 per wire
Outgoing:	
Domestic	\$25.00 per wire
International	\$55.00 per wire

MISCELLANEOUS FEES AND CHARGES

Cashier’s Check	\$ 7.50 per check
Counter Checks/Deposit Tickets	\$ 1.00 per page
Gift Cards	\$3.95 per card
Foreign and Domestic Collections	\$10.00 plus cost
Foreign Currency Order	\$20.00 plus cost
Foreign Bank Draft	\$ 20.00 plus cost
Garnishment, Attachment or Levy	\$150.00 per order
Dormant Account Fees	\$ 0.83 per month MD/ \$9.00 per month DE and VA
Undeliverable Mail Fee	\$ 5.00 per month
Commercial Analysis:	
Wrapped Coin Order	\$0.20 per roll
Strapped Currency Order	\$1.00 per strap

SERVICES

Photocopies	\$ 1.00 per page
Coin Counting (non-customers)	10% of total

⁴Information contained herein constitute a Change-In-Terms for comparable documents issued under the name of Severn Bank prior to February 22, 2022. Please note that continuing to maintain and use your account beyond February 22, 2022, constitutes your acceptance of the applicable terms and conditions.

BUSINESS DEPOSIT ACCOUNT AGREEMENT

DEFINITIONS. Throughout this Agreement, these terms have the following meaning:

- “You,” “your,” “account owner,” and “party” refer to the depositor named on the account.
- “We,” “our,” and “us” refer to the financial institution.
- The acronym “NOW” means Negotiable Order of Withdrawal.
- “Item” or “items,” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip. The term does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit,” or “debits” refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit,” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT. You understand that the following Account Agreement (“Agreement”) governs your account with us, along with any other documents applicable to your account, such as our Funds Availability Policy or Privacy Policy (“Disclosures”), which are incorporated herein by reference.

GENERAL RULES. The following rules apply to your account:

1. Deposits. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions initiated by mail until we actually receive and record them. We may refuse to accept particular items as a deposit to your account at our discretion. The terms of our Disclosures will control the determination of the banking day deposits are deemed received by us and when they will be available for withdrawal. If any item you deposit to your account is returned unpaid, we have the right to debit your account for the amount of such item and adjust any related interest earned. You will, in any event, be liable to us for the amount of any item you deposit to your account that is returned unpaid, plus our costs and expenses associated with collection of all or any part of such amount from you, including reasonable attorney fees whether incurred at trial, on any appeal therefrom or otherwise. Deposits may be subject to a service charge.

2. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

This provision also applies to any remotely created check that you may deposit into your account. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payor. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner, and to obtain from you the payor’s express, verifiable authorization for any such check.

3. Unlawful Internet Gambling. Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling. You will notify us if your business practices regarding Internet gambling change in the future.

4. Set-offs and Liens. We may set-off funds in your account and any other accounts held by you to pay any debt you may owe us. In addition, you grant to us a security interest in your deposit accounts to secure any debt you may owe us in any non-consumer transaction.

5. Claims. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process (“Claim(s)”), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Fee Schedule.

6. Expenses. You agree to be liable to us for any loss, cost or expense that we incur as a result of any dispute, attachment, garnishment, levy or subpoena of records involving your account, including reasonable attorneys’ fees to the extent permitted by law, and you authorize us to deduct such loss, cost or expense from your account without prior notice to you.

7. Dormant/Inactive Accounts. You understand that if your account is dormant or inactive, you may be charged the fee specified in the Fee Schedule and we may stop paying interest to the extent permitted by law. Your account balance may be escheated (that is, turned over to the state) in accordance with state law. If your account balance is escheated, you agree that we are relieved of all responsibility for the balance escheated.

8. Escrow, Trust, Fiduciary and Custodial Accounts. When your account is set up as an escrow, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

9. Additional Documents to Open Account. You agree to supply us with a separate authorization informing us of the authorized signer(s), if requested to do so and to provide any other related document requested by us.

10. Signatures. Your signature on the Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, drafts, orders, or other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing these items. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees whether incurred at trial, on any appeal therefrom or otherwise) that you or we may suffer or incur as a result of this practice.

11. 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 financial institution. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

12. Fees, Service Charges, and Balance Requirements. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Fee Schedule or Disclosures. We also reserve the right to impose a service charge for cashing checks and other items drawn on your account if the person cashing the check or item is not a customer of this financial institution.

13. Amendments and Alterations. Notice will be given to you if we change the terms of this Agreement at any time by mailing notice to your address shown on our records, by posting a notice of any such changes at our main office, or by whatever notice requirements that may be required by law.

14. Notice. You are responsible for notifying us of any address change or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied to us.

15. Certified Beneficial Owner Information. If you are obligated to certify beneficial owner information at the time the account is opened, you are responsible for notifying us of any changes to the certified beneficial ownership information that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.

16. Telephone and Electronic Communication. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

17. Closing Account. We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. At our discretion, we have the authority to pay an otherwise properly payable item, which is presented after the closing of your account. Such termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

18. Transfers and Assignments. You cannot assign or transfer any interest in your account unless we agree in writing.

19. Effective Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state where this account is opened except to the extent that federal law is controlling and includes, but is not limited to, Article 4A of the Uniform Commercial Code. Changes in these laws and regulations may modify the terms and conditions of your account. We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this

Agreement conflict with applicable law and are declared to be invalid or unenforceable, those terms will be ineffective to the extent of the conflict and the applicable law will govern. The remaining provisions will remain unaffected.

20. Checks. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsement must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

21. Electronic Checks and Electronically-Created Items. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

22. Substitute Checks. To make check processing faster, federal law permits financial institutions 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 check(s). An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form."

23. Remote Deposit Capture. Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only."

24. Preauthorized Checks or Drafts. You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to it, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

25. Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid.

We are not liable to you for paying any stale or postdated check, and you agree to reimburse us for any loss we might suffer as long as we acted in good faith or exercised ordinary care. Any damages that you incur, and which we may be liable for, are limited to actual damages not to exceed the amount of the check.

26. Verifying Funds Availability for Check. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check or other item from you.

27. Check Safekeeping. If you can write checks on your account and utilize a check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us for a minimum of 30 days and will be destroyed thereafter. If you elect not to receive canceled checks on a regular basis, we shall, upon your request, return any check or check facsimile that you require for tax audits or litigation at no cost to you. In all other instances, at your request, we shall provide a minimum of 2 checks or check facsimiles per month at no cost to you. Please refer to our current Fee Schedule for additional charges that you may be responsible for. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

28. Non-Sufficient Funds and Overdrafts. If your account lacks sufficient funds to pay a check, preauthorized transfer, or other debit activity presented for payment as determined by your available account balance or actual (ledger) balance, we may (1) return the item or (2) pay the item at our discretion.

Available Balance. We may use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay an Item or Debit. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, if applicable; deposit holds; and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your available balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the item or pay the item on your behalf.

Return Item for Non-Sufficient Funds. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to the National Automated Clearing House Association (“Nacha”) Operating Rules and Guidelines and other applicable laws, an item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of an item or re-presentation of a check, which means you may incur multiple nonsufficient funds fees if an item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

Overdrafts. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization even though your gas was only \$50. The authorization hold reduces your available account balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

Actual (Ledger) Balance. We may use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay an item or debit transaction and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay an Item or Debit. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks, if applicable, that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

Return Item for Non-Sufficient Funds. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you nonsufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for nonsufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

Overdrafts. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

Our policy may be that we use an available balance to determine if we will pay a debit or item and use an actual (ledger) balance to assess fees. If this is the case, the applicable rules described above will apply.

If applicable, overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our offered standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Please refer to the Overdraft Services Consent Form for more information about overdrafts and our standard overdraft policies, if applicable, and refer to your Truth In Savings disclosure for more information about our overdraft privilege policy.

29. Processing Order. We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for the items in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

30. Stop Payments.

Stop Payments on Checks. If you request us to stop payment on a check you have written, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, unless our policy provides otherwise, we reserve the right to cancel the request. Your stop payment request must describe the check or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect until the earlier of 1) six months or other time period not less than six months as specified in the Stop Payment Order, or 2) until we receive written

revocation of the stop payment. If the check on which a Stop Payment Order has been placed has not yet cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. Our acceptance of a stop payment request does not constitute a representation by us that the check has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on lost or stolen checks, whether a single check or series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

Stop Payments on ACH Debits. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple or future debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled debit entry. Requests to stop all future payments on an ACH debit transfer may require additional documentation to be supplied to us. Oral stop payment orders are binding on us for 14 calendar days only, unless our policy provides otherwise, and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit remains in effect until the earlier of 1) your withdrawal of the Stop Payment Order, 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits, or 3) six months from the date of the Stop Payment Order, or other time period not less than six months as specified in the Stop Payment Order, unless you renew the Stop Payment Order. You may renew the Stop Payment Order for an additional six months to prevent the transfer from being paid by providing a request to us within the time period the Stop Payment Order is in effect. When a stop is placed on a multiple or future debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization). Written communication includes communication by electronic record.

The Stop Payment Order shall be governed by the provisions of Article 4A of the Uniform Commercial Code as adopted by the state in which the account is opened, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order and for each Stop Payment Order renewal you make. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. A release of the Stop Payment Order may be made only by the person who initiated the stop payment request.

31. Statements. We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us with reasonable promptness, you will have no claim against us to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise reasonable care. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

32. ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary 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. If you are a party to an Automated Clearing House (“ACH”) entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the (“Nacha”) Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

33. Our Waiver of Rights. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

34. Your Waiver of Notice. By signing the signature card/Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

ACCOUNT SPECIFIC PROVISIONS. In addition to the General Rules, the following rules apply to specific types of accounts:

Checking or NOW Accounts

Checking Accounts. If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in accordance with the product terms and conditions.

Withdrawals. Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

Withdrawal Notice Requirements. If your account is a NOW account or a non-demand deposit checking account held by an entity eligible to hold a NOW account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

Money Market and Savings Accounts.

Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

Transaction Limitations. Our policy allows us to restrict the number of transfers or withdrawals you can make on a Money Market Account and Savings Account, or we may allow you to make an unlimited number of transfers or withdrawals from these accounts.

Restrictions on Money Market and Savings Accounts. If we restrict the number of transfers or withdrawals you can make on these accounts, you understand that we will not allow more transfers or withdrawals than the maximum number specified in the account opening documents, and we may close your account, take away your ability to transfer funds, charge you a fee, or convert the account to a checking or other transaction account if the restriction is violated.

No Restrictions on Money Market and Savings Accounts. If we do not restrict the number of transfers or withdrawals you can make on these accounts, your account may still be subject to other transaction limitations. Please refer to the account opening documents to understand which transaction limitations, if any, apply to your account.

Certificates of Deposit/Time Deposit Accounts

Account Terms. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), Annual Percentage Yield (“APY”), length of term period, renewability, and date of maturity are specified on the Certificate and as indicated at the time of account opening. Interest will not be compounded unless noted and will be paid to you at the frequency and in the method noted. If interest compounds during the term of the Certificate and may be withdrawn prior to maturity, the withdrawal of interest prior to maturity will affect the APY.

Withdrawal Prior To Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion.

Additional Deposits During The Term. No additional deposits will be allowed to this account during its term unless indicated at the time of account opening.

Early Withdrawal Penalty. We may assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account’s maturity date as indicated at account opening.

Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal.

Single Maturity. Single Maturity Certificates will not automatically renew at maturity. To ensure a continuation of interest earning, you must arrange for a new investment of the account balance.

FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in a transaction account by the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below. For purposes of this disclosure, the terms “you” / “your” refer to the customer and the terms “our” / “we” / “us” refer to Shore United Bank.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. 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.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term “Business Day” means any day other than a Saturday, Sunday or federally declared legal holiday, and the term “Banking Day” means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE. Our policy is to make funds from your cash and check deposits available to you by the first 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 them to pay checks that you have written.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225.00 of your deposits, however, may be available on the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, 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.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available by the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available by the ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available by the ninth Business Day after the day of deposit.

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

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 3:00 pm on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 3:00 pm or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

ADDITIONAL ATM INFORMATION. We allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines. Cash deposits may also be made at Allpoint®+ network ATMs.

Deposits are not accepted at the following ATMs:

- Dover Governors Ave Branch ATM

BUSINESS OVERDRAFT SERVICES DISCLOSURE

Our mission is your success and paying attention to your financial needs is our top priority. We believe it is important for you to use your checking account responsibly and to never intentionally overdraw your account. However, we realize from time to time you may not have sufficient funds in your account to cover transactions presented for payment. As a benefit to our customers, we offer our Business Overdraft service to cover you in the event that you overdraw your checking account. We have adopted this discretionary overdraft service to provide you the highest level of service in managing customer overdrafts.

BUSINESS OVERDRAFT is a discretionary service we add to your checking account to cover overdrafts, subject to the eligibility criteria explained below. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds, and any discretionary payment of any non-sufficient fund item does not obligate us to pay any additional non-sufficient fund item or to provide prior written notice of our decision to refuse to pay any additional non-sufficient fund item. When we pay overdraft items for you, you will be charged our standard Overdraft Fee, currently \$35.00, for each item that is presented. Both the amount of the overdraft item(s) and all applicable fees, including but not limited to Overdraft Fee(s), will be included in the overdraft amount.

Transactions Covered - Transactions covered by Business Overdraft include all checks you have written to third parties, bill payment transactions, pre-authorized automatic debits, and ACH items presented for payment plus ATM withdrawals and everyday debit card transactions.

Eligibility Criteria - Eligibility is based on you managing your account relationship in a responsible manner. We will strive to pay your overdrafts under our Business Overdraft service when your account meets certain discretionary criteria. The criteria may include, but is not limited to any or all of the following and is subject to change without notice:

- The age of your account.
- The deposit behavior in your account and any related accounts.
- The overdraft behavior of your account and any related accounts.
- The status of any loan or other obligation to us.
- The status of any legal or administrative orders or levy.
- The status of any extended hold on your account or any related accounts.

Ineligible accounts include, but are not limited to, money market, repurchase/sweep, government/municipal/public funds, non-profit, IOLTA, fiduciary trust or escrow accounts, dormant accounts, or accounts with an attached line of credit.

Suspension/Removal of Privilege - You may be suspended or removed immediately from the service if:

- You do not bring your account to a positive balance within a 30 day period;
- You have an outstanding balance on an overdraft repayment plan;
- You fail to meet our eligibility criteria; or
- We believe you are not managing your account relationship in a responsible manner which may harm you or us, even if you meet all the criteria listed above.

Payment Order of Items - The order in which items are presented may affect the total fees you incur. The first items that we pay are any checks cashed by our employees or that you have written to us. We then pay any items that were submitted electronically, such as ATM withdrawals, ACH items, any debit card transactions, preauthorized automatic transfers, telephone-initiated transfers and any other electronic transactions. Finally, we pay the remaining items from lowest to highest dollar amount.

Opt Out - You may never need to take advantage of this service but you may find it useful in the event of a temporary shortfall. If you do not want this service and prefer to have your non-sufficient fund items returned and/or denied, simply call 844-327-7395 (toll free) or visit any branch office location and we will remove this service from your account.

Additional Information - Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories and the bank with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed so as to minimize conflicts between them.

Waiver: The Bank's forbearance from, or delay in, exercising any of the Bank's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, this Business Overdraft Service disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank's rights, remedies or privileges.

Arbitration: You and the Bank agree that the exclusive remedy and forum for all disputes arising out of Business Overdraft or your or Bank's performance there under, except for matters you or Bank take to small claims court, is arbitration by an independent arbitrator pursuant to the applicable rules of the American Arbitration Association, except as prohibited by law.

BUSINESS ACCESS CARD AGREEMENT AND DISCLOSURE

Definitions. The terms "I", "me" and "my" refer to the Authorized Signer, whether one or more, who are acting in their legal authority on behalf of the business account owner and the terms "you" and "your" refer to Shore United Bank. The term "Cardholder" refers to any and all individuals authorized by Authorized Signer under this Agreement to receive and use an access card. The term "cards" (or "card" when singular) refers to the access cards issued under this Agreement, whether used for business purpose point-of-sale ("Point of Sale" or "POS") purchases or automated teller machine ("ATM") transactions. The term "Agreement" refers to this Business Access Card Agreement and Disclosure.

Agreement. Business access cards are issued based upon the contract terms and conditions of this Agreement and other important disclosures, such as the Business Deposit Account Agreement and Disclosures provided for the accounts indicated.

Applicable Law. The access cards issued under this Agreement are for business purposes only and are governed by the laws of this state, and by federal laws and regulations. The cards may not be used for personal purposes and are not covered under the consumer protection of the Electronic Fund Transfer Act and Regulation E. If any part of this Agreement becomes unenforceable, it will not affect your right and ability to enforce any other part of this Agreement.

Card Issuance. Each approved Cardholder receives a card and a personal identification number (“PIN”) to transact the activity, within the specified authorization limits that I have authorized for that Cardholder. I understand that the cards remain your property and may be taken back by you at any time. I understand that you reserve the right to impose limitations for security purposes at any time.

Card Usage. I agree that cards should not be used for a transaction that would cause my account balance to go below zero, or to access an account that is no longer available or that lacks sufficient funds to complete the transaction. Additionally, I agree the cards should not be used for a transaction that would exceed my account balance plus the available credit on any credit line attached to my account, if a line of credit is indicated. I understand that you are not required to complete any such transaction, but if you do, you may, at your sole discretion, charge or credit the transaction to another account, and I agree to pay you the amount of the improper withdrawal or transfer upon request.

Network Card Usage. I understand that the ability of the Cardholder to perform the transactions or access the accounts as authorized can vary as networks may not perform or permit all of the authorized transactions; for example, deposits and transfers may not be able to be transacted at ATMs located out of state. Besides being able to use the cards at your proprietary ATMs, when provided, Cardholder may access my accounts through the following networks: CIRRUS, STAR, and VISA. When Cardholder uses an ATM not owned by you (non-proprietary), I may be charged a fee by the ATM operator or any network used, and I may be charged a fee for a balance inquiry even if Cardholder does not complete a fund transfer.

Illegal Usage. I agree that Cardholder must not use the card for any illegal transactions, including internet gambling and similar activities.

POS Transactions/Designated Account. I understand that Cardholder may use the card to purchase goods and services, when so authorized, from merchants (“Participating Merchants”) that have arranged to accept the card as a means of payment. POS transactions will cause my “designated account” to be debited for the amount of the purchase. In the event that this account is closed by me for any reason, I will notify you of a replacement designated account. In addition, a debit card may be used, when so authorized, at any Participating Merchant that accepts VISA debit cards for the purchase of goods and services. Cards may also be used to obtain cash from my designated account at participating financial institutions, when so authorized. I agree to prohibit Cardholder from requesting cash back as part of any purchase at a Participating Merchant.

Each time Cardholder uses his or her card, the amount of the transaction will be debited from my designated account. I understand you have the right to return any check or other item drawn against my account to ensure there are sufficient funds available to pay for the card transactions. You may, but do not have to, allow transactions which exceed my available account balance, actual (ledger) balance, or available overdraft protection, when overdraft protection is indicated. If you do, I agree to pay the overdraft. I also agree to pay overdraft charges in effect from time to time for each transaction which causes my available account balance, actual (ledger) balance, or available overdraft protection, when overdraft protection is indicated, to be exceeded.

Currency Conversion. When cards are used at a Participating Merchant that settles in currency other than US dollars, the charge will be converted into a US dollar amount. The currency conversion procedure used to determine the transaction amount in US dollars is determined by VISA and disclosed to institutions that issue VISA debit cards. The currency conversion rate used by VISA to determine the transaction amount in US dollars for such transactions is generally the government-mandated rate in effect for the applicable central processing date or a rate available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives. The conversion rate in effect and used on the processing date may be different from the rate in effect and that would have been used on the transaction date or the statement posting date.

Documentation. Upon completing a transaction at an ATM, Cardholder will receive a printed receipt documenting the transaction (unless Cardholder chooses not to get a paper receipt or the transaction is less than \$15.00). These receipts (or the transaction number given in place of the paper receipt) should be provided to me by Cardholder and retained by me to verify that a transaction was performed. Cardholder will receive a receipt at the time he or she performs any transaction using the card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant may not be required to provide a receipt. Any documentation that is provided to me which indicates that a card transaction was made shall be admissible as evidence of such transaction and shall constitute prima facie proof for such transaction.

Liability for Card Holder Transactions. I agree to instruct Cardholder that the card issued may not be used for personal purposes. I understand that I am responsible for the transactions completed by Cardholder whether or not the transactions are in furtherance of my business. Further, I understand that I remain responsible for the transactions of Cardholder unless and until I provide notice to you of the revocation of Cardholder’s authority and card, in a manner required by you, and you are given a reasonable time period to act upon it. Misuse of the access cards and the accounts may cause the cards to be taken back by you and the accounts to be closed, and I will remain liable for the payment of any overdraft balance and fees due to these transactions.

Liability for Visa Debit Transactions. When unauthorized, my liability for POS PIN-less transactions and procedures for transaction inquiries are as follows: For zero liability to apply, unauthorized transactions must be processed on the Visa Network, including PIN-based or PIN-less transactions. Liability can increase if you reasonably determine if Cardholder was grossly negligent or fraudulent in the handling of the debit card.

Your Liability and Limitation. I agree that if you do not complete a transaction from my account on time or in the correct amount according to this Agreement, you will be liable for my losses or damages as provided by law. I understand that there are exceptions allowed by applicable law for which you will not be liable, such as but not limited to:

- If through no fault of yours, I do not have sufficient funds in my account to complete the transaction;
- If the transaction would result in my exceeding the credit limit on my line of credit, when one is indicated;
- If the ATM was not working properly and Cardholder knew about the breakdown before starting the transaction;
- If circumstances beyond your control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transaction, despite the reasonable precautions you have taken;
- If I have terminated my Agreement with you;

- When the card has been reported lost or stolen or you have reason to believe that something is wrong with transaction;
- If you receive inaccurate or incomplete information needed to complete a transaction;
- If the funds in my account are subject to legal action preventing a transaction to or from my account; and
- If the ATM does not have enough cash to complete the transaction.

Security Procedures. I agree to ensure that reasonable measures are used to maintain the security of the card and PIN, such as not revealing the PIN to any person, or writing the PIN on the card or on any item kept with the card. I understand a card cannot be transferred to another person. I agree to inform you immediately of any lost or stolen access card, any compromised PIN, any change to or revocation of the access authority of Cardholder, and of any discovered unauthorized activity. Your contact information for such notification is:

Written Notification:

Shore United Bank
Deposit Operations
28969 Information Lane
Easton, MD 21601

Phone Notification: (888) 820-6840 during the hours: 8:30AM – 5:00 PM

I understand that you may require a written confirmation of an oral notification, and that you have the right to refuse a transaction on my account when a card or PIN has been reported lost or stolen, or when you reasonably believe there is unusual activity on my account.

Disputed Transactions. In case of a suspected error or for a question about card transactions, I agree to contact you as soon as possible, no later than 60 days after a periodic statement has been mailed or made available to me, to obtain further information regarding the transaction or to request an investigation. I understand that I need to provide you with the following information: (1) my name and the account number of the activity in question; (2) a description of that activity, including the dollar amount; and (3) an explanation of the reason I am questioning the activity or requesting either additional information or an investigation. If I contact you with an oral request, you may require that I send in a written confirmation of the request within Your contact information for such notification is:

Written Notification:

Shore United Bank
Deposit Operations
28969 Information Lane
Easton, MD 21601

Phone Notification: (888) 820-6840 during the hours: 8:30AM – 5:00 PM

I understand that you will determine whether an error occurred within 10 days after you receive my request and will correct any error promptly; however, you may take up to 45 days to investigate my complaint or question. Within 3 days of your completion of the investigation you will inform me of the results. When no error was found, you will send me a written explanation and I may ask for copies of the documents used by you in your investigation.

Disclosure of Account Information. I agree that merchant authorization messages transmitted in connection with POS transactions are permissible disclosures of account information, and I further agree to release you and hold you harmless from any liability arising out of the transmission of these messages. I understand that you will disclose information to third parties about my account: (1) when necessary to complete a transfer or to investigate and resolve errors involving transactions; or (2) in order to verify the existence and condition of my account for a third party such as a credit bureau or merchant; or (3) in order to comply with government agency or court orders; or (4) with my consent.

Expenses. I agree to be liable to you for any loss, costs, or expenses that you incur as a result of any dispute involving my accounts, including reasonable attorneys' fees, to the extent permitted by law, and I authorize you to deduct such loss, costs, or expenses from my account without prior notice to me.

Fees. You will hold me responsible for the applicable fees as provided in the Fee Schedule.

Amendment, Termination and Notification. I agree that this Agreement may be amended by you from time to time. You will notify me of amendments as required by applicable law or institution policy. Notices will be sent to the most current address shown on my account records. The continued use of the cards by the authorized Cardholders will be deemed as evidence of my agreement to any amendments. I may terminate this Agreement at any time by providing written notice to you. You may terminate this Agreement at any time by providing written notice to me.

Business Days. Your business days are Monday through Friday, excluding holidays.

NOTICE OF ATM PRECAUTIONS. Please keep in mind these basic safety instructions whenever you use an ATM:

- If the ATM facility is equipped with a door, close the door completely before conducting your transaction and when exiting the facility. When using the machine, stand so you block anyone else's view from behind.
- Place withdrawn cash securely upon your person before exiting the ATM facility. Don't display cash, and count later in safety at home or in your car and reconcile to your receipt.
- Be alert to your surroundings. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around and during the hours of darkness. Use another ATM facility or defer your transaction to a later time.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different ATM facility.
- If using an ATM in an isolated area or during the hours of darkness, take someone else with you if possible. Have them watch from the car as you conduct your transaction.

- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Report all crimes to the operator of the ATM and to local law enforcement officials immediately. Use the nearest available public telephone to call the police if emergency assistance is needed.
- Direct complaints concerning ATM security to (410) 822-1400 or (877) 758-1600 if we own or operate the ATM. If we do not own or operate the ATM, direct your calls to the institution operating the ATM at the telephone number found on or near the ATM.

WIRE TRANSFER AGREEMENT

NOTE: Cut-off time for a fund transfer business day is 4:00 pm EST

The undersigned (“Customer”) desires to use the services of the Financial Institution named above (“Financial Institution”) to transfer funds from or to Customer’s accounts at Financial Institution upon a request communicated orally or in writing as authorized by this Wire Transfer Agreement (“Agreement”). Writing includes requests received by mail, fax, or electronic communications, such as E-mail. Financial Institution provides these services as a method to originate domestic and international wire transfers for Customer. Therefore, Customer and Financial Institution agree as follows:

1. Financial Institution is authorized to debit the account or accounts designated by Customer for payment of transfer requests. Customer’s transfer requests may involve any one or more of the following:
 - a. the transfer of funds from any designated account with Financial Institution to any other account of Customer with Financial Institution or another financial institution, or
 - b. the transfer of funds from any designated account with Financial Institution to a third party or account of a third party whether such third party accounts are maintained with Financial Institution or any other financial institution.

There are no restrictions or limitations on the amounts that may be ordered or requested, or on the location or address of the beneficiary, unless Customer gives Financial Institution written instructions specifying otherwise and agreed to in writing by Financial Institution.

2. The fund transfer business day is that part of a day when Financial Institution is open for the receipt, processing, and transmittal of payment orders and cancellation and amendments of payment orders. Financial Institution has identified above the cut-off time for fund transfer business day. Transfer requests received by Financial Institution after such cut-off hour established by Financial Institution may be treated by Financial Institution as received at the opening of the next funds-transfer business day.
3. Financial Institution is not obligated to accept any transfer request received from the Customer. If Financial Institution does not accept the transfer request, Financial Institution may give notice of rejection to the Customer by oral, electronic or written means.
4. Customer shall have no right to cancel or amend a payment order after it has been received by Financial Institution. However, Financial Institution shall make a reasonable effort to act on the Customer’s request for cancellation or amendment of a payment order prior to the time that Financial Institution executes such payment order, but shall have no liability if such cancellation or amendment is not effected.
5. Customer shall execute and re-execute this form, as changes may be necessary. This form designates Customer’s accounts which may be debited for transfer requests. It also designates the names, and provides the appropriate identifying information, for all persons Customer authorizes to issue transfer requests (“Authorized to Originate”), and the names of all persons Customer authorizes to receive a confirmation call back (“Authorized to Confirm In addition, Customer may designate any restriction(s) on those so named regarding such issues as account to be accessed, dollar amount, or frequency. All modifications and additions to the form must be in writing, except Customer agrees that Financial Institution may accept oral instructions to delete the name of an Authorized to Originate or Authorized to Confirm individual. Customer agrees to send Financial Institution immediate written confirmation of any deletion made orally.
6. Customer shall pay Financial Institution the amount of each transfer request transmitted by Financial Institution pursuant to this Agreement when Financial Institution executes a payment order to carry out Customer’s transfer request. Customer agrees that its transfer requests will not exceed the available balance in the account designated to pay the transfer request. However, if a payment order should be executed which creates an overdraft, with or without Financial Institution’s prior consent, Customer agrees to pay Financial Institution the overdraft amount and any overdraft fees promptly upon demand. Financial Institution may offset the amount of the overdraft against the balance of any of Customer’s accounts with Financial Institution and may exercise any rights that Financial Institution may have under any agreements which grant Financial Institution security for the payment of liabilities or obligations of Customer to Financial Institution.
7. Customer understands and agrees that the Financial Institution and any other financial institution used to carry out the transfer request rely on the information provided by the Customer. If the payment order received by the beneficiary’s bank provides a beneficiary name, account number or other identification that is nonexistent or unidentifiable, the acceptance of the payment order cannot occur. Also, if the payment order received by the beneficiary’s bank provides a beneficiary name and an account or identifying number identifying different persons, no person has rights as beneficiary except the person paid by the beneficiary’s bank if that person is entitled to receive payment from the Customer, the originator of the payment order. If no person has rights as beneficiary, then acceptance of the payment order cannot occur. The beneficiary’s bank need not determine whether the name and number refer to the same person, and may not know that different persons are identified. It is critical that Customer verify the beneficiary’s information before signing this Agreement.

Customer understands and agrees that Financial Institution is not responsible for the accuracy of a financial institution routing or identifying number provided by the Customer, and that Financial Institution, or any other financial institution used to carry out the transfer request, might rely on the routing

or identifying number of the intermediary financial institution, if applicable, and the beneficiary's financial institution provided by the Customer as the proper identification of the intermediary financial institution, if applicable, and the beneficiary's financial institution. If you provide a name and a routing or identifying number, we are not required to confirm that the name and identifying number identify the same financial institution. Again, it is critical that Customer verify all information provided for the Wire Transfer Agreement before signing this Agreement. By signing the Agreement, you are confirming the accuracy of the information you provided.

8. After each transfer request, Financial Institution will provide Customer with confirmation of the transfer request to the address contained in Financial Institution's records. Customer agrees to examine and immediately notify Financial Institution within fourteen (14) days after the mailing date of Customer's statement or confirmation, whichever is sooner, of any discrepancy or error. If Customer fails to notify Financial Institution of any discrepancy or error within the time period stated above, Customer agrees Financial Institution is not liable to pay interest or reimburse for any discrepancy or error with respect to a transfer request described in such confirmation.

9. Financial Institution and Customer agree that the following security procedures are a commercially reasonable method of providing security against unauthorized Payment Orders:

- a. Individuals Authorized to Originate shall issue wire transfer requests to Financial Institution;
- b. Financial Institution reserves the right to call on an individual Authorized to Confirm to confirm a transfer request in any amount, although Financial Institution is not obliged to do so.

Financial Institution shall have no responsibility to verify the identity of a person identifying himself or herself as the individual authorized to receive the call back other than to verify that the name given by such person corresponds to one of those previously specified to Financial Institution, provided that Customer designates such individuals. If Financial Institution attempts to verify authorization and for any reason is not satisfied that the transfer request was issued by an individual Authorized to Originate or confirmed by an individual Authorized to Confirm, Financial Institution may refuse to execute the transfer request. In so refusing, Financial Institution shall not incur any liability whatsoever. Customer shall prevent any disclosure, except on a "need to know" basis, of any aspects of the security procedures agreed to with Financial Institution. Customer shall notify Financial Institution immediately if the confidentiality of these security procedures is compromised and shall act to prevent the security procedures from being further compromised.

- c. Financial Institution may require the following alternative security procedure(s) to confirm a payment order: The use of a random number VIP token requesting a funds transfer via online banking.
- d. If confirmation cannot be obtained to Financial Institution's satisfaction, Financial Institution reserves the right to refuse to honor the wire transfer.

10. Financial Institution and Customer agree that transfer requests received by Financial Institution are effective as the transfer request of Customer, whether or not authorized, if Financial Institution accepted the transfer request in compliance with the above security procedures.

11. Financial Institution shall have no liability for delays or mistakes, provided it acts in good faith and with reasonable care. It shall not be responsible for delays or mistakes caused by others through whom it transmits funds whether selected by Customer or Financial Institution. Financial Institution will not be required to make the transfer on the day on which the request is received, unless received within reasonable time before any cut-off hour established by Financial Institution. Financial Institution will generally use the Fedwire R Funds Service, but it may use any means and routes that Financial Institution, in its sole discretion, may consider suitable for the transmission of funds.

12. Customer agrees that Financial Institution shall not be liable or responsible for any delay or failure to transfer any amount requested because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount Financial Institution can transfer from time to time during any banking day, provided, however, that Financial Institution promptly notifies Customer of any such failure or delay and that Financial Institution effectuates the transfer as soon as is reasonably possible thereafter.

If your transfer is being sent to a financial agency that is outside of the territorial jurisdiction of the United States as an ACH transaction, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If we determine that additional review or verification is required, the transfer may incur delays in processing or availability.

13. In no event shall Financial Institution be liable for any special, consequential, punitive, or indirect loss or damage suffered by Customer in connection with this Agreement, regardless of whether Financial Institution knew or should have known such damages might be incurred. Financial Institution shall not be responsible for Customer's attorney's fees.

14. Financial Institution may terminate this Agreement at any time by giving written or oral notice to Customer. Unless terminated by Financial Institution, this Agreement shall remain in effect until Financial Institution receives Customer's written notice of termination and has been afforded a reasonable opportunity to act on such notice. This Agreement may not be assigned by Customer.

15. The terms used in this Agreement shall have the same meanings as defined in Article 4A of the Uniform Commercial Code. This Agreement is subject to all applicable transfer system rules, rules of the Board of Governors of the Federal Reserve System including Regulation J, 12 CFR 210, Subpart B and its appendices, and 31 CFR B, Chapter 1, Part 103, the Board's operating circulars, Nacha Operating Rules and other federal laws and the laws of the state in which the Customer's account is located. If any of the terms of this Agreement comes into conflict with the applicable law and is declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions. Also, fund transfers, as used in this Agreement, excludes any transaction if any part of the transfer is covered by the Electronic Fund Transfer Act of 1978, as amended.

16. This Agreement may be amended by Financial Institution from time to time, by sending a copy of any proposed amendment to Customer at least thirty (30) days prior to the proposed effective date. This Agreement may also be amended by a writing signed by both parties. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon Customer or Financial Institution.

17. If any term of this Agreement is held to be invalid, illegal, or unenforceable, the other Agreement terms shall not be impaired or affected.

18. Other provisions:

Customer agrees to keep assigned VIP Security Token safe and secure. Do not share Token, Access ID, or Passcode. The VIP tokens are the customer's responsibility and are used to help mitigate fraud risks.

Shore United Bank

Good things are happening here.®

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