

Summary of Changes

Page 1 of 1

Change in Accounts Offered	Effective June 1, 2023
Personal Checking Accounts Kasasa® Tunes Checking.....	Discontinued

Change in Personal Service Fees	Effective June 1, 2023	Amount Before Update
Checking Account Inactivity and Escheatment Inactive Account Fee..... <i>This fee is assessed when there have been no customer-initiated transactions on a checking account for more than 6 months.</i> Escheatment Notification Fee	\$2/month \$2/each	Not Assessed Not Assessed
Other Service Fees Telebank Transfers Telephone Transfer, Non-Automated	\$2.50/each transfer \$5/each transfer	\$1.50/each transfer \$4/each transfer

Other changes to the Personal Deposit Accounts Fee and Information Schedule, effective June 1, 2023:

- Grammatical changes for clarity
- Layout and flow of page content for easier use

Changes for Deposit Account Agreement & Disclosure, effective June 1, 2023:

- Grammatical changes for clarity