<table>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
</tr>
</thead>
</table>
| TERMS AND CONDITIONS OF YOUR ACCOUNT | Important Information About Procedures for Opening a New Account | Agreement | Liability | Deposits | Withdrawals | Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees | Ownership of Account and Beneficiary Designation | Business, Organization and Association Accounts | Stop Payments | Transfer Limitations | Amendments and Termination | Notices | Statements | Account Transfer | Direct Deposits | Setoff | Authorized Signer | Restrictive Legends or Endorsements | Check Processing | ACH and Wire Transfers | Facsimile Signatures | Pledges | Power of Attorney | Stop Payment Orders | Beneficiary Designation Check | FDIC Insurance | Endorsements | Unclaimed Property | Death or Incompetence | UTMA Accounts | Fiduciary Accounts | Credit Verification | Lost, Stolen, or Destroyed Checks | Lost or Destroyed, Stolen, or Stuck Checks | Trusts | Changing Account Products | Transactions by Mail | Legal Actions Affecting Your Account | Check Storage and Copies | Truncation, Substitute Checks, and Other Check Images | Account Security | Deposit of Preauthorized Drafts | Telephonic Instructions | Monitoring and Recording Telephone Calls and Consent to Receive Electronic Communications | Claim of Loss | Early Withdrawal Penalties | Address or Name Changes | Resolving Account Disputes | Waiver of Notices | Interest Checking Account Organization | Unlawful Internet Gambling Notice | Overdraft Protection | Reporting Tax-Related Information | Account Closure | Access Restrictions | Remotely Created Checks | Health Savings Accounts (HSA) | ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES | YOUR ABILITY TO WITHDRAW FUNDS | TRUTH-IN-SAVINGS DISCLOSURE | Performance Checking Account | Performance Money Market Account | FB Member Money Market Account | Plus Money Market Account | Health Savings Account - Checking | Health Savings Account - Money Market | Certificates of Deposit | PAGE 1 OF 10

| TERMS AND CONDITIONS OF YOUR ACCOUNT |

| IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT | To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver’s license (for individuals) or other identifying documents. AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This law has not been subject to the applicable federal law and regulations of the state of Nevada and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to: (1) summarize some laws that apply to common transactions; (2) establish rules to cover transactions or events which the law does not regulate; (3) establish rules for certain transactions or events which the law regulates but does not vary such rules or laws; (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested. If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations in procedures and requirements in individual cases to accommodate your special circumstances. If either of you are not natural persons, each of you also agrees to be jointly and severally (individually) liable for any account liability. As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent. LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from your account. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to your account. This liability is due immediately and you are indebted to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you. DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you with a written receipt for the deposit. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account, less any amount deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. If you will be liable for our costs as well as for our reasonable attorneys’ fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.
be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business as if initiated on the next business day we are open. As an option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

OVERDRAFTS

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (unless we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check, even though we may have no opportunity to review the check before the cut-off date, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt to process in violation of these rules. We may also refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or require written notice of your intention to use the account. If you violate these rules, your account, YO, will be subject to the fees and earnings rules of the new account classification.

We are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. We are not liable for any loss you incur as a result of your decision to withdraw funds in the form of a cash withdrawal.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion is one where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfer Act. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signature or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days’ notice in writing before any withdrawal or transfer request or the making of an account deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period requested will be subject to penalty. See your notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be available for withdrawal or use.

For those accounts to which our funds availability policy disclosure does not apply, you can ask us when we make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. If you return an item for insufficient funds, we may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we send or receive a notice of return in lieu of return. We need only make the determination, but for our own purposes, that in the event of such a determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, a merchant may request an authorization for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and any funds charged to your account as a result of the authorization, will be a hold on your account in the amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee (if any) and the amount of the temporary hold will be returned to the authorized amount of your purchase. If we do not charge the overdraft fee if the transaction overdraws the account by less than $10. You have $120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station’s processing system immediately requests a hold on your account in the amount of $50 (this could be a check you have written, another debit card transaction, an ACH debit or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the
If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take to enforce payment against you despite the stop-payment order. It may be reasonable for us to refuse to honor another account of yours if we believe that you may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, computer (Internet banking), debit card, or similar order to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time or periodic time, (ii) a fixed or stated location, (iii) a fixed or stated amount, and (iv) at the option of the person authorized to make the transfers or other orders in the order in which they are received, at any time without notice to you. Within the check category, we generally process items by check serial number, when the check serial number is presented to us. Within other categories, we generally process items from the lowest to highest dollar amount. We do not necessarily process transactions in the order in which they occurred. Even if we provisionally post items to your account during the day, we may treat them as if we received all of them at the end of the day and process them in any order we choose. If there are not enough available funds to cover the items processed in a single day, we may choose to pay some items before others. We may choose to pay items in any order, including items you write, and do not guarantee the order in which we process any insufficient funds items and more fees than may have resulted if we had used another processing order. There is no policy that is favorable in every instance. We think our policy attains a reasonable balance between minimizing additional cost to you and meeting your financial priorities.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Parties own account in proportion to net contributions they determine to whom we pay the account funds.

RIGHTS AT DEATH - Single-Party Account - At death of a party, ownership passes as part of the party’s estate.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the account belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the account belongs to each survivor, in equal shares. If one party has died prior to death of the party, was beneficially entitled by law belonging to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the account belongs to each survivor, in equal shares. If one party has died prior to death of the deceased party, was beneficially entitled by law belonging to the surviving party, immediately before the deceased party’s death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party’s ownership passes as part of deceased party’s estate.

Single-Party Account With Pay-on-Death Designation - At death of party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party’s estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party’s estate.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor this authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stop payment orders of items that are check or deposit, and do not apply to other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must specify exactly how you want to stop payment on the item and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Your stop payment order is effective for six months if it is given to us in writing or by another type of record (Generally, a "record" is information that is stored in a system in such a way that it can be retrieved and can be heard or read and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Your stop payment order is effective for six months if it is given to us in writing or by another type of record (Generally, a "record" is information that is stored in a system in such a way that it can be retrieved and can be heard or read (e.g., you can ask us what type of stop payment records you can give us). Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order may lapse after six months if you do not renew it in writing before the end of the six-month period. You must send us a written renewal of the stop-payment order at least fourteen days before your renewal order is due. We reserve the right to refuse to enforce payment against you despite the stop-payment order.

Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order may lapse after six months if you do not renew it in writing before the end of the six-month period. You must send us a written renewal of the stop-payment order at least fourteen days before your renewal order is due. We reserve the right to refuse to enforce payment against you despite the stop-payment order.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive a statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. If you have selected electronic-only access to your account, your online account information may change as you have updating responsibilities described in this section when your account information is made available to you online.

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ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, we are authorized to debit the account in the amount of the payment from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

SIGN-OFF - We must see your sign (without a signature permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future. Any contact of the entity name on the signature line is for payment. The debt your account bears a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated to the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect your rights under any consumer security interest), or (c) the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries. We are not required to require or verify any identification information. You are responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner’s behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of an owner. We may refuse to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an unauthorized signer.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to hold any checks over for additional needed endorsements and information. You agree that we are not responsible for stop payment orders, restrictive legends, or other special instruction placed on checks you write unless we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an unauthorized signer.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. We agree that you will be financially liable to us for any additional needed endorsement or other special instruction placed on checks you write unless we have actual knowledge of the termination of authority, or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. We May refuse to accept the designation of an unauthorized signer.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying name and number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have received the amount you paid to us. In the event the check is returned to us, you agree to refund the amount of the check to us. You agree to hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the check is false or when such information is incorrect. You agree to defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the check is false or when such information is incorrect.

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of insured accounts you have with us that are of different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person’s self directed qualified retirement account is up to $1,000,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to $250,000 per depositor for the total of funds combined in all of your insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

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

To ensure that your check or share draft is processed without delay, you must endorse the checks to our satisfaction. We may require you to sign the check, either as check signer or to note the amount payable for the payment of money, that we have properly accelerated to the due date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we describe elsewhere.

The endorsement guidelines apply to both personal and business checks.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We have our own rules regarding dormant accounts.) The funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are unclaimed, we may charge the account, but the account must be maintained in good standing for a period of time in order for us to maintain the account.

These endorsement guidelines apply to both personal and business checks.
presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate court) incompetent. We may close your account and deliver your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence to anyone that you designate in writing or by your last will and testament. We may retain your checks, items, and instructions until we have had a reasonable opportunity to act on that knowledge. We may retain your checks, items, and instructions until we have had a reasonable opportunity to act on that knowledge. We may retain your checks, items, and instructions until we have had a reasonable opportunity to act on that knowledge.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the manner of use of the funds in the account. The account may be opened and maintained by a person or persons named as a trustee under a trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters. CUSTOMER VOTING RIGHTS - In the event that you may have a legitimate interest in our records, including but not limited to, credit history by any necessary means, including preparation of a credit report by a credit reporting agency.

BACKUP withholding/TIN Certification - Federal tax law requires us to withhold and pay to the IRS a certain percentage of the amount paid on any income exceeding a specified amount (which is equal to the sum of the Social Security tax on the first $100,000 of your income for those who file a joint return, or the sum of the Social Security tax on the first $50,000 of your income for those who file a single return). If you have a TIN, you can avoid backup withholding by certifying that you have a TIN and that it is correct.

EQUAL RIGHTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the manner of use of the funds in the account. The account may be opened and maintained by a person or persons named as a trustee under a trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters. CUSTOMER VOTING RIGHTS - In the event that you may have a legitimate interest in our records, including but not limited to, credit history by any necessary means, including preparation of a credit report by a credit reporting agency.
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You will not see any difference between the way your interest checking account is calculated and the traditional way checking accounts are calculated. Your interest checking account consists of two subaccounts: the transaction subaccount and the nontransaction subaccount. The transaction subaccount will be closed when your account reaches a zero balance for a period of at least six consecutive months, we may consider your account closed. Your account may also incur a fee for closing the account. Please see the fee schedule for details on closure fees specific to your account.

You have the right to have these restrictions reviewed after 6 months of activity from implementation of the restriction.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check or remote deposit entry of check (RDEOC) can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner’s name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned to us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

HEALTH SAVINGS ACCOUNTS (HSA) - For your convenience, we permit you to take distributions from your HSA by check. This feature can raise a variety of tax concerns – for example getting additional cash back on an HSA checking transaction. We recognize the first person listed on the account application as the primary account owner for the purpose of reporting distributions.

As a result, if you have more than one account with us, it is a good practice to make sure you are using the appropriate checkbook for the transaction. Also, it is your responsibility to ensure your distributions and other actions related to the HSA comply with all applicable federal and state tax laws. You are responsible for being a legal or tax professional if you have any questions about managing your HSA. The terms of this agreement are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to allow another party to make the transfer can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a
Health Savings Accounts (HSA). We permit some electronic fund transfers to and from your HSA. The electronic fund transfers we permit are offered for the convenience of managing your HSA. However, electronically moving funds to or from your HSA — for example, depositing more than the allowable amount, or getting additional cash back on an HSA debit card — can raise a variety of tax concerns. As a result, before electronically accessing any account you may have with us, it is a good practice to make sure you are using the correct access device (such as a card) or accessing the appropriate account for the transaction. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the terms of the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA, or from other payments or reimbursements for medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

Temporary Limitations on Transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

FEES

We do not charge for direct deposits to any type of account.

We charge $5.00 per demand requests for transfers.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not receive an receipt if the amount of the transfer is $15 or less.

- Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-492-3276 or using Internet Banking System at www.farmbureau.bank to find out whether or not the deposit has been made.

- Periodic statements. Monthly statements are mailed for non E-option accounts. However, customers that have chosen the E-option will have to access their statements through the Internet Banking System at www.farmbureau.bank.

PREAUTHORIZED PAYMENTS

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

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

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

FINANCIAL INSTITUTION’S LIABILITY

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

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
(2) If you have an overdraft line and the transfer would go over the credit limit.
(3) If the automated teller machine where you are making the transfer does not contain enough cash.
(4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, and despite all due diligence we take, are not avoidable.
(6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

(1) where it is necessary for completing transfers; or
(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or employer; or
(3) in order to comply with government agency or court orders; or
(4) as explained in the separate Privacy Disclosure.
UNAUTHORIZED TRANSFERS

(a) Consumer liability.

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

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• Additional Limit on Liability for Visa® Check Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or VisaPlus networks, or to transactions using your Personal Identification Number which are not processed by Visa®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call us at the telephone number listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

(Information in this section may not apply to non-consumer accounts.)

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think that an error occurred in connection with your card account or your card. We must investigate your complaint within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we need more time, we must tell you why and give you an expected date for completion of our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless you have otherwise established an account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

FARM BUREAU BANK FSB
ATTN: SSD
P.O. BOX 33427
SAN ANTONIO, TEXAS 78265
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 1-800-492-3266
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF BASIC SAFETY PRECAUTIONS FOR ATM CARD AND NIGHT DEPOSIT FACILITY USERS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM), night deposit facility or using your ATML card to make purchases on the Internet. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.

2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.

3. Don't lend your ATM card to anyone.

4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.

5. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your account from your check or PIN. Your Personal Identification Number (PIN) on your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you – and never provide the merchant with the PIN to your ATM card.

6. Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.

7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.

8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.

9. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.

10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. Look for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially at sunset. If you observe any problem, go to another ATM or night deposit facility.

11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.

12. If you notice anything suspicious or if any other problem arises after you have been using an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.

13. Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.

14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver’s window. Keep the engine running and remain alert to your surroundings.

15. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to deposit transaction accounts. The bank reserves the right to process holdings on other types of accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the deposit transaction. Electronic direct deposit and deposits of electronic funds received during Business Days will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash from an ATM and we will use the funds to pay checks that you have written.

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

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

If we cash a check for you that is drawn on another bank, 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. If we accept for deposit a check that is drawn on another bank, 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.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. 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 of your deposits, however, will be available on the first business day.
If we are not going to make all of the funds from your deposit available on the first business day, 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. The first $5,525 will not be available until the second business day after the day 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.

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

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,525 on any one day. You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

You are a new customer and your new account is less than 30 days old.

There is an emergency, such as failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

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 on the first business day after the day of your 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 on 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 your deposit.

Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

E-Option - Select this option to receive your statements electronically. This option may pay a higher rate than a non-E-Option account.

PERFORMANCE CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $100.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed (This only applies if you choose not to have E-Option) - You must maintain a minimum balance of $2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

PERFORMANCE MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $25,000.00 to open this account.

Minimum balance to avoid imposition of fees - A monthly service fee of $10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below $10,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Deposits from a Performance Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

Fees:

An excessive withdrawal penalty fee of $5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle. If excessive withdrawals continue, account type may be changed.

PLUS MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $25,000.00 to open this account.

Minimum balance to avoid imposition of fees - A monthly service fee of $10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below $10,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Deposits from a Plus Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

Fees:

An excessive withdrawal penalty fee of $5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle. If excessive withdrawals continue, account type may be changed.

HEALTH SAVINGS ACCOUNT - CHECKING

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $100.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed (This only applies if you choose not to have E-Option) - You must maintain a minimum balance of $2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Deposits from a Plus Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

Fees:

An excessive withdrawal penalty fee of $5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle. If excessive withdrawals continue, account type may be changed.
Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $100.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: Transfers from a Health Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

Fees: An excessive withdrawal penalty fee of $5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle. If excessive withdrawals continue, account type may be changed.

CERTIFICATES OF DEPOSIT

Rate Information (fixed rate account) - Refer to your New Account letter or your maturity notice. You will be paid this rate from account opening date until the first maturity date.

Step-up Option Plan and Rate Information: Refer to your New Account letter or your maturity notice. The interest rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option to exchange this interest rate during the first term of this account if the term is one year or greater. The new interest rate will be the rate then being offered on time deposits equal to maturity or the original term of this certificate. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during the first term, but not during any renewal term.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $1,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature on the date reflected on your CD receipt.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity): The fee we may impose will equal at least 7 days simple interest and will vary based on the simple interest projected to be earned over the term of the time deposit as follows:

<table>
<thead>
<tr>
<th>CD Terms</th>
<th>Penalty</th>
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<tbody>
<tr>
<td>Less than 12 months</td>
<td>3 months interest</td>
</tr>
<tr>
<td>12 months to less than 24 months</td>
<td>6 months interest</td>
</tr>
<tr>
<td>24 months to less than 48 months</td>
<td>9 months interest</td>
</tr>
<tr>
<td>48 months and greater</td>
<td>12 months interest</td>
</tr>
</tbody>
</table>

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal by telephone/electronic notice, you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will continue to accrue after final maturity for up to ten days. The interest rate will be the last rate in effect immediately before maturity.

Standard CDs - Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

CD Specials - Renewal terms for CD Specials will automatically renew beginning on the maturity date based on the following:

- If your term is less than 12 months it will renew for 6 months
- If your term is 12 months or more but less than 24 months it will renew for 12 months
- If your term is 24 months or more but less than 48 months it will renew for 36 months
- If your term is 48 months or greater it will renew for 60 months

You will have ten calendar days after maturity to withdraw the funds without a penalty.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

PERFORMANCE CHECKING ACCOUNT

The following interest rate tiers apply:

- Tier 1: Less than $2,500
- Tier 2: $2,500-$9,999
- Tier 3: $10,000 and up

For current rates, go to www.farmbureau.bank or review the rate sheet provided or call 1.800.492.3276.

PERFORMANCE MONEY MARKET ACCOUNT

The following interest rate tiers apply:

- Tier 1: Less than $2,500
- Tier 2: $2,500-$24,999
- Tier 3: $25,000-$49,999
- Tier 4: $50,000 and up

For current rates, go to www.farmbureau.bank or review the rate sheet provided or call 1.800.492.3276.

FB MEMBER MONEY MARKET ACCOUNT

- Tier 1: Less than $2,500
- Tier 2: $2,500-$24,999
- Tier 3: $25,000 and up

For current rates, go to www.farmbureau.bank or review the rate sheet provided or call 1.800.492.3276.

PLUS MONEY MARKET ACCOUNT

The following interest rate tiers apply:

- Tier 1: Less than $2,500
- Tier 2: $2,500-$9,999
- Tier 3: $10,000-$24,999
- Tier 4: $25,000-$49,999
- Tier 5: $50,000-$99,999
- Tier 6: $100,000-$249,999
- Tier 7: $250,000-$499,999
- Tier 8: $500,000-$999,999
- Tier 9: $1,000,000 and up

For current rates, go to www.farmbureau.bank or review the rate sheet provided or call 1.800.492.3276.

HEALTH SAVINGS ACCOUNT - CHECKING

The following interest rate tiers apply:

- Tier 1: Less than $2,500
- Tier 2: $2,500-$9,999
- Tier 3: $10,000 and up

For current rates, go to www.farmbureau.bank or review the rate sheet provided or call 1.800.492.3276.

HEALTH SAVINGS ACCOUNT - MONEY MARKET

The following interest rate tiers apply:

- Tier 1: Less than $2,500
- Tier 2: $2,500-$9,999
- Tier 3: $10,000 and up

For current rates, go to www.farmbureau.bank or review the rate sheet provided or call 1.800.492.3276.

CERTIFICATE OF DEPOSIT

The interest rate for your CD is provided on your CD receipt.
# Deposit Account Fee Schedule

This Fee Schedule is part of the Farm Bureau Bank Terms and Conditions and Disclosures of your account.

## Debit Card Fees & Limits

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Replacement Fee</td>
<td>$5</td>
</tr>
<tr>
<td>ATM Surcharge Rebate</td>
<td>Up to $15</td>
</tr>
<tr>
<td>Farm Bureau Bank refunds the first five ATM usage fees with a maximum up to $15 each month for transactions at ATMs in the United States.</td>
<td></td>
</tr>
<tr>
<td>Debit Card Transaction Limits</td>
<td></td>
</tr>
<tr>
<td>Checking Account</td>
<td></td>
</tr>
<tr>
<td>ATM Cash Withdrawal</td>
<td>$505</td>
</tr>
<tr>
<td>Point-of-Sale Purchases</td>
<td>$1,005</td>
</tr>
<tr>
<td>Health Savings Account:</td>
<td></td>
</tr>
<tr>
<td>ATM Cash Withdrawal</td>
<td>$505</td>
</tr>
<tr>
<td>Point-of-Sale Purchase</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

## Overdrafts & Returned Items

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Returned NSF Item Fee</td>
<td>$30</td>
</tr>
<tr>
<td>Assessed for each withdrawal request made by check, in person, or other electronic means that Farm Bureau Bank returns without paying due to non-sufficient funds.</td>
<td></td>
</tr>
<tr>
<td>BillPay NSF Item Fee</td>
<td>$25</td>
</tr>
<tr>
<td>An additional charge for NSF items that were originated using Farm Bureau Bank’s bill payment service.</td>
<td></td>
</tr>
<tr>
<td>Paid Overdraft Item Fee</td>
<td>$30</td>
</tr>
<tr>
<td>Assessed for each withdrawal request made by check, in person, or other electronic means that Farm Bureau Bank elects to pay, in its sole discretion, which creates an overdraft in the account.</td>
<td></td>
</tr>
<tr>
<td>Returned Deposit Fee</td>
<td>$20</td>
</tr>
<tr>
<td>Each item you deposit that is written on a non-Farm Bureau Bank account that is later returned.</td>
<td></td>
</tr>
<tr>
<td>Returned Deposit Fee</td>
<td>$5</td>
</tr>
<tr>
<td>Each item you deposit that is written by a Third Party that is later returned.</td>
<td></td>
</tr>
</tbody>
</table>

## Wire Transfer Fees

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire Transfer - Outgoing Fee</td>
<td>$20</td>
</tr>
<tr>
<td>Wire Transfer - Incoming Fee</td>
<td>$0</td>
</tr>
</tbody>
</table>

## Health Savings Account (HSA) Fees

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA Monthly Fee - Checking</td>
<td>$3/Month</td>
</tr>
<tr>
<td>Can be waived if you maintain a minimum daily balance greater than $1,000 within a monthly cycle.</td>
<td></td>
</tr>
<tr>
<td>HSA Monthly Fee - Savings</td>
<td>$2/Month</td>
</tr>
<tr>
<td>Can be waived if you maintain a minimum daily balance greater than $2,500 within a monthly cycle.</td>
<td></td>
</tr>
<tr>
<td>Early Account Closing</td>
<td>$25</td>
</tr>
<tr>
<td>If closed within three years of open date.</td>
<td></td>
</tr>
<tr>
<td>HSA Setup Fee</td>
<td>Varies</td>
</tr>
<tr>
<td>If enrolling with an employer group, this fee may vary. Refer to the terms of your Employer Group Program.</td>
<td></td>
</tr>
<tr>
<td>HSA Reopen Fee</td>
<td>Varies</td>
</tr>
<tr>
<td>If enrolling with an employer group, this fee may vary. Refer to the terms of your Employer Group Program.</td>
<td></td>
</tr>
</tbody>
</table>

### Savings Accounts

**Excessive Savings Account Withdrawal Fees**

Transfers or withdrawals from your savings and money market accounts are limited to six (6) transactions per monthly statement cycle. Transfers or withdrawals over this limit may be subject to additional fees. Farm Bureau Bank will notify you of excessive withdrawals. Refer to your Deposit Terms and Conditions for limited transaction types.

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excessive Withdrawal Penalty Fee</td>
<td>$5 each</td>
</tr>
<tr>
<td>This fee applies to both Money Market and HSA Savings accounts per transfer or withdrawal.</td>
<td></td>
</tr>
</tbody>
</table>

### Monthly Service Fees:

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance Money Market Account</td>
<td>$0</td>
</tr>
<tr>
<td>FB Member Money Market Account</td>
<td>$0</td>
</tr>
<tr>
<td>Plus Money Market Account</td>
<td>$10/Month</td>
</tr>
<tr>
<td>Can be waived if you maintain an average daily balance of at least $10,000 within a monthly cycle.</td>
<td></td>
</tr>
<tr>
<td>Business Money Market Account</td>
<td>$10/Month</td>
</tr>
<tr>
<td>Can be waived if you maintain an average daily balance of at least $15,000 within a monthly cycle.</td>
<td></td>
</tr>
<tr>
<td>FB-Org Money Market Account</td>
<td>$0</td>
</tr>
</tbody>
</table>

### Account Maintenance Fees

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop Payment</td>
<td>$25/Item</td>
</tr>
<tr>
<td>Cashier’s Check</td>
<td>$5/Item</td>
</tr>
<tr>
<td>Research</td>
<td>$15/Hour</td>
</tr>
<tr>
<td>Half hour minimum.</td>
<td></td>
</tr>
<tr>
<td>Early Account Closing</td>
<td>$25</td>
</tr>
<tr>
<td>May be assessed if account is closed within 90 days.</td>
<td></td>
</tr>
<tr>
<td>Copies:</td>
<td></td>
</tr>
<tr>
<td>Statement</td>
<td>$5/Item</td>
</tr>
<tr>
<td>Account Activity</td>
<td>$5/Item</td>
</tr>
<tr>
<td>Checks or Deposit Slip</td>
<td>$1/Item</td>
</tr>
</tbody>
</table>

### Business Accounts

For fees specific to Business products, refer to the Business Deposit Account Fee Schedule.

Fees may be charged for additional services. The schedule of fees for such services will be made available to you in a separate disclosure or agreement.
# FACTS

**WHAT DOES FARM BUREAU BANK DO WITH YOUR PERSONAL INFORMATION?**

**Why?**
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**
The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Credit history and payment history
- Transaction history and credit card or other debt

When you are no longer our customer, we continue to share your information as described in this notice.

**How?**
All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Farm Bureau Bank chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Farm Bureau Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>NO</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>NO</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>NO</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**Questions?** Call 1.800.492.FARM (3276) or go to www.farmbureaubank.com
## What we do

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>How does Farm Bureau Bank protect my personal information?</td>
<td>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</td>
</tr>
<tr>
<td>How does Farm Bureau Bank collect my personal information?</td>
<td>We collect your personal information, for example, when you open an account or deposit money, pay your bills or apply for a loan, use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</td>
</tr>
</tbody>
</table>
| Why can’t I limit all sharing?                                         | Federal law gives you the right to limit only:  
  - sharing for affiliates’ everyday business purposes – information about your creditworthiness  
  - affiliates from using your information to market to you  
  - sharing for nonaffiliates to market to you  

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

### Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affiliates</td>
<td>Companies related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td></td>
<td>- <em>Our affiliates include financial companies, such as FB BanCorp.</em></td>
</tr>
<tr>
<td>Nonaffiliates</td>
<td>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td></td>
<td>- <em>Farm Bureau Bank does not share with nonaffiliates so they can market to you.</em></td>
</tr>
<tr>
<td>Joint marketing</td>
<td>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</td>
</tr>
<tr>
<td></td>
<td>- <em>Our joint marketing partners include credit card companies, mortgage companies, Farm Bureau insurance companies, and state and county Farm Bureaus.</em></td>
</tr>
</tbody>
</table>

### Other important information

**Notice to California and Vermont Residents**

We will not share any nonpublic personal information with affiliates or with unaffiliated companies other than for our everyday business purposes unless we provide you with further privacy choices.