

## NOTICE OF FEE CHANGES

The following service charges will be effective October 13, 2025. The revisions to our fee and service schedule are highlighted below.

### Personal Account Features

| Account Type                                  | Checking Accounts |                    |                  |               | Savings Accounts                                     |                                                      |                                                            |                |
|-----------------------------------------------|-------------------|--------------------|------------------|---------------|------------------------------------------------------|------------------------------------------------------|------------------------------------------------------------|----------------|
|                                               | e-Checking        | Centsible Checking | Premier Checking | Now Checking  | Savings                                              | Youth Savings                                        | Money Market Savings                                       | Health Savings |
| Age requirements                              | None              | None               | 62 years & older | None          | None                                                 | 21 years & younger                                   | None                                                       | None           |
| Minimum opening deposit                       | \$100             | \$100              | \$100            | \$100         | \$100                                                | \$5                                                  | \$100                                                      | \$100          |
| Interest                                      | No                | No                 | No               | Yes           | Yes                                                  | Yes                                                  | Yes                                                        | Yes            |
| Minimum daily balance to avoid service charge | None              | \$2,000            | \$500            | \$2,500       | \$500                                                | None                                                 | \$5,000                                                    | \$500          |
| Service charge                                | \$6.00/month      | \$9.50/month       | \$5.25/month     | \$14.00/month | \$14.00/quarter                                      | \$0                                                  | \$14.00/month                                              | \$5.78/month   |
| Debit card / ATM card                         | Yes               | Yes                | Yes              | Yes           | Yes                                                  | Yes                                                  | Yes                                                        | Yes            |
| Check Writing                                 | \$2.00 per check  | Unlimited          | Unlimited        | Unlimited     | Limited                                              | Limited                                              | Limited                                                    | Limited        |
| Online & Mobile (App) Banking                 | Yes               | Yes                | Yes              | Yes           | Yes                                                  | Yes                                                  | Yes                                                        | Yes            |
| Bill Pay                                      | Yes               | Yes                | Yes              | Yes           | Yes                                                  | Yes                                                  | Yes                                                        | Yes            |
| Mobile Deposit                                | Yes               | Yes                | Yes              | Yes           | Yes                                                  | Yes                                                  | Yes                                                        | Yes            |
| 24 Hour Automated Phone Service               | Yes               | Yes                | Yes              | Yes           | Yes                                                  | Yes                                                  | Yes                                                        | Yes            |
| Other                                         |                   |                    |                  |               | Three Withdrawals per quarter additional \$2.00 each | Three Withdrawals per quarter additional \$2.00 each | Six third party transactions allowed \$7.50 per additional |                |

Additional Information: For all interest bearing accounts, please refer to our rate sheet for current rates, APY, and calculation methods. Check imaging available on all accounts for \$3.00 per month. All service charges are listed without tax. Please add the current tax rate to all fees.

#### Payment Services

|                                    |                            |
|------------------------------------|----------------------------|
| Cashiers Check (customers only)    | \$10.00                    |
| Money Orders                       | \$7.00                     |
| Incoming Domestic Wire             | \$15.00                    |
| Incoming International Wire        | \$20.00                    |
| Outgoing Domestic Wire             | \$40.00                    |
| Outgoing International Wire        | \$80.00                    |
| Foreign Collections/Exchange/Order | \$50.00                    |
| Signature Guarantee                | \$5.00                     |
| Notary Services                    | \$5.00/per acknowledgement |
| Coin Exchange                      | 10% of the total           |

#### Bookkeeping Services

|                                                    |           |
|----------------------------------------------------|-----------|
| Statement Reconciliation                           | \$30.00   |
| Check Images                                       | \$3.00    |
| Statement Reproduction                             | \$10.00   |
| Stop Payment                                       | \$35.00   |
| Overdraft Charge                                   | \$35.00   |
| Returned Item Charge (per item/per presentment)    | \$35.00   |
| Account Closing within 90 days                     | \$35.00   |
| Dormant Account (After 2 1/2 years) monthly charge | \$15.00   |
| Returned Mail                                      | \$15.00   |
| Telephone Transfers (24 hour automated service)    | No Charge |
| Telephone Transfers (completed by bank rep)        | \$5.50    |
| Charged Off Account Re-opening                     | \$100.00  |

#### Card Services

|                             |                    |
|-----------------------------|--------------------|
| Debit Card (overnight mail) | FEDEX FEE+ \$15.00 |
|-----------------------------|--------------------|

#### Safe Deposit Rental Rates

|                                     |                      |
|-------------------------------------|----------------------|
| Safe Deposit Box Rentals 2x5 -10x10 | \$25.00 to \$200.00  |
| Key Deposit (safe deposit box)      | \$125.00             |
| Box Drilling                        | \$600.00 - \$1000.00 |
| Lost Key Replacement                | \$125.00             |
| Night Depository Lock Bags          | \$50.00              |
| Night Depository Key                | \$10.00              |

#### Miscellaneous Services

|                                                                    |                         |
|--------------------------------------------------------------------|-------------------------|
| Non-Customer Check Cashing (on-us checks/government issued checks) | \$10.00                 |
| Counter Checks (3 per page)                                        | \$2.00                  |
| Account Research                                                   | \$30.00/hr min, one hr  |
| Account Research (legal review)                                    | \$275.00/hr, min one hr |
| OOPS transfer (sweep)                                              | \$7.00                  |
| CBT Initiated ACH Transfers                                        | \$10.00/per transfer    |
| Cash Management Online Services                                    | \$35.00 monthly         |
| Cash management ACH File                                           | \$7.00/per file         |
| Cash Management ACH Items                                          | \$0.10/per item         |
| CBT Zipper Bags                                                    | \$6.00                  |
| CBT Coin Bags                                                      | \$3.00                  |

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The following service charges will be effective October 13, 2025. The revisions to our fee and service schedule are highlighted below.

### Business Account Features

| Account Type                                                                                                                                                                                                                                                                                      | Checking Accounts |                 |                       | Savings Accounts                                     |                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----------------|-----------------------|------------------------------------------------------|------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                   | Enterprise        | Enterprise Plus | Enterprise Non-Profit | Enterprise Savings                                   | Business Money Market                                      |
| Minimum opening deposit                                                                                                                                                                                                                                                                           | \$100             | \$100           | \$100                 | \$100                                                | \$100                                                      |
| Interest                                                                                                                                                                                                                                                                                          | No                | Yes             | No                    | Yes                                                  | Yes                                                        |
| Minimum daily balance to avoid service charge                                                                                                                                                                                                                                                     | \$2,000           | \$5,000         | \$1,500               | \$500                                                | \$5,000                                                    |
| Service charge                                                                                                                                                                                                                                                                                    | \$13.00/month     | \$17.00/month   | \$5.25/month          | \$17.00/quarter                                      | \$17.00/month                                              |
| Debit card / ATM card                                                                                                                                                                                                                                                                             | Yes               | Yes             | Yes                   | Yes                                                  | Yes                                                        |
| Check Writing                                                                                                                                                                                                                                                                                     | Unlimited         | Unlimited       | Unlimited             | Limited                                              | Limited                                                    |
| Online & Mobile (App) Banking                                                                                                                                                                                                                                                                     | Yes               | Yes             | Yes                   | Yes                                                  | Yes                                                        |
| Bill Pay                                                                                                                                                                                                                                                                                          | Yes               | Yes             | Yes                   | Yes                                                  | Yes                                                        |
| Mobile Deposit                                                                                                                                                                                                                                                                                    | Yes               | Yes             | Yes                   | Yes                                                  | Yes                                                        |
| 24 Hour Automated Phone Service                                                                                                                                                                                                                                                                   | Yes               | Yes             | Yes                   | Yes                                                  | Yes                                                        |
| Other                                                                                                                                                                                                                                                                                             |                   |                 |                       | Three Withdrawals per quarter additional \$2.00 each | Six third party transactions allowed \$7.50 per additional |
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