CUSTOMER WELCOME GUIDE
We are excited to welcome you to United Bank and are truly grateful for the opportunity to continue to serve you. With over 180 years of banking tradition, we are well positioned to meet your needs by providing the technology, products and expertise you’d expect from a big bank, with the personal touch and local decision-making of your neighborhood bank.

With a history of safe, sound and secure banking practices, United Bank’s impact can be felt in communities both big and small. Today, we have 138 full-service banking locations, 15 loan origination offices and more than 2,300 employees across the Mid-Atlantic region.

Through every chapter of our story, we’ve stayed true to our mission of providing excellence in service to our employees, our customers, our shareholders and our communities. Along the way, we have never lost sight of our roots as a community bank, because to us, excellence in service means more than providing banking solutions. It means dedicating ourselves to our communities, focusing on relationships and providing premier personal service.

We look forward to joining your community. On May 1, 2020, CresCom Bank, which also operates under the name Carolina Trust Bank, will transition to United Bank. You can feel confident that when the name on your local branch changes, it signifies a joining of talent, a strengthening of communities and a broadening of financial services. You will be greeted by the same local bankers you know and trust. With a shared vision, shared values and a shared commitment to community, we will continue delivering our mission of excellence in service to our growing family of communities.

We are grateful for all Carolina Trust Bank has done for its customers and its communities, and we hope you share our excitement about the opportunities ahead.
On May 1, 2020, United Bankshares, Inc. will acquire Carolina Financial Services, the parent company of CresCom Bank, with 62 locations throughout the Carolinas. Like Carolina Trust Bank, CresCom Bank will also be transitioning to United Bank during summer 2020. The merger of these locations will provide you with additional banking locations and an expanded ATM network as you travel throughout the Carolinas.

As our footprint grows, so does your ability to access banking services almost anywhere you go. This merger places United Bank among the top 35 largest banks in the U.S. based on market capitalization, with more than 200 banking locations and a large network of ATMs available across the Southeast and Mid-Atlantic. It brings together two of the best-performing banking companies in the country and uniquely positions United Bank as the leading community bank in the region.
COMMITMENT TO COMMUNITY

While United Bank continues to grow and advance, our steadfast commitment to providing excellence in service to our customers and our communities remains constant. Our legacy of active community participation has been part of our heritage since inception and continues today. We pride ourselves on our commitment to meeting the needs of, fueling opportunities in and combating challenges faced by our communities. Our commitment includes giving our time, talent and resources to help build a brighter future in the places we call home.

As we join together our family of companies, we bring this same level of commitment to your community. We have already begun the process of learning more about Carolina Trust Bank’s neighborhoods, current relationships, commitments and passions, and getting to know you and your community. Rest assured, you will see enhanced local initiatives from our teams as we continue to support community efforts with volunteerism, philanthropy, economic development and affordable housing initiatives.

AWARD-WINNING VOLUNTEERISM

United Bank’s employee volunteer program was recently recognized as the Top U.S. Bank Employee Volunteer Program by the American Bankers Association (ABA) Foundation. The honor specifically recognized United Bank’s Community Reinvestment Act (CRA) Action Committee, whose bank-wide infrastructure connects employees to high-impact volunteer opportunities and aligns United’s philanthropic efforts behind common goals to combat community challenges.

From partnering with local organizations on financial literacy initiatives to serving on boards, our employees are active in their community, making a difference each and every day. We are privileged to be part of the efforts that help revitalize and strengthen local communities, and we look forward to making a difference in the communities newly served by United Bank.

WHAT SETS US APART

OUR MISSION
The mission of United Bankshares is excellence in service to our employees, customers, shareholders and communities.

BY THE NUMBERS | 2019
United Bank’s impact last year focused most in the areas of education, at-risk children, economic development and affordable housing.

$3.1 MILLION TOTAL GIVING

5,411 VOLUNTEER ACTIVITIES

331 BOARD POSITIONS HELD

1,085 ORGANIZATION & SCHOOL PARTNERS

33,932 VOLUNTEER HOURS

LEARN MORE
BankWithUnited.com/about/commitment-community
WELCOME TO UNITED BANK

The following pages contain important customer information, including changes to your accounts, office locations, account details and an overview of the transition process. Please read this information carefully and retain it for your records.

⚠️ You will see this symbol when action may be required by you.

Throughout this Welcome Guide, you will find references to the transition weekend. Please see the enclosed timeline document for more details. You may receive additional mailings providing more detailed information on specific accounts or services at a later date.

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**THROUGH THE FRIDAY OF TRANSITION WEEKEND** until 2:00 p.m., contact your local Carolina Trust Bank office. Your local branches will be available to assist when they reopen Monday, post-transition.

**BEGINNING THE SATURDAY OF TRANSITION WEEKEND**, you may begin contacting the United Bank Customer Service Center at 800.327.9862.

**Standard Hours:**
- Monday–Friday: 8:30–5:00
- Saturday: 9:00–1:00

**Special Post-Transition Hours:**
- Saturday of transition weekend: 9:00–3:00
- Monday, post-transition through Friday, post-transition: 8:30–6:00

United Bank offers 24/7 support for personal online banking customers, effective the Monday post-transition, by calling the United Bank Customer Service Center and following the prompts.

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**TRANSITION WEEKEND**

**AT 2:00 P.M. ON THE FRIDAY OF TRANSITION WEEKEND**, all Carolina Trust Bank offices will close to prepare for the transition. Upon completion of the transition, you will have access to an expanded number of banking locations and ATMs, soon to include 62 CresCom Bank locations throughout North Carolina and South Carolina, as they will also become United Bank at the end of summer. As you travel throughout the Mid-Atlantic, you will also enjoy an expanded network of locations throughout Virginia, Maryland, Pennsylvania, West Virginia and Washington, D.C. Please visit [BankWithUnited.com](http://BankWithUnited.com) to find all United Bank office locations.

**AT 9:00 A.M. THE MONDAY POST-TRANSITION**, all Carolina Trust Bank offices will reopen as United Bank Offices. All office drive-ups and lobbies will be fully functional at this time.

### OPERATING HOURS POST-TRANSITION

<table>
<thead>
<tr>
<th>Location</th>
<th>Phone Number</th>
<th>Address</th>
<th>M–F</th>
<th>M–Th</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clover</td>
<td>803-222-7660</td>
<td>124 North Main Street, Clover, SC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Triangle</td>
<td>704-483-9598</td>
<td>1293 Highway 16 North, Denver, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Forest City</td>
<td>828-245-2262</td>
<td>142 North Watkins Drive, Forest City, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Gastonia</td>
<td>704-867-4000</td>
<td>534 South New Hope Road, Gastonia, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Hickory</td>
<td>828-322-1912</td>
<td>11 13th Avenue NE, Hickory, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Lake Lure</td>
<td>828-487-6001</td>
<td>103 Arcade Street, Lake Lure, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Lake Wylie</td>
<td>803-831-8933</td>
<td>5196 Charlotte Highway, Lake Wylie, SC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Lincolnton Main</td>
<td>704-735-1104</td>
<td>901 East Main Street, Lincolnton, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
<tr>
<td>Lincolnton West</td>
<td>704-732-8051</td>
<td>799 Highway 27, West Lincolnton, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–F 9:00–5:00</td>
<td></td>
</tr>
<tr>
<td>Mooresville*</td>
<td>704-799-6702</td>
<td>125-E Trade Court, Mooresville, NC</td>
<td>M–F 9:00–5:00</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Vale</td>
<td>704-762-5180</td>
<td>9584 Highway 10 West, Vale, NC</td>
<td>M–F 9:00–5:00</td>
<td>M–Th 9:00–5:00; F 9:00–5:30</td>
<td></td>
</tr>
</tbody>
</table>

* This office closes daily from 12:30–1:30. This office does not offer drive-up services.
FEATURES INCLUDED WITH EVERY UNITED BANK DEPOSIT ACCOUNT

• Free Online Banking with Bill Pay
• Free Mobile Banking with Mobile Check Deposit
• Free eStatements
• Free Balance and Activity Alerts
• Free Personal Finance (An online money management program) ¹
• Free use of Zelle® — fast, safe and easy way to send money to family and friends* ¹
• United Bank Visa® Debit Card (No monthly fee. Other fees may apply.)
• Free 24-Hour Access to Telebanc
• More than 400 Fee-Free ATMs

YOUR ACCOUNT NUMBER

Your account number(s) will remain the same unless you have been notified otherwise.

UNITED BANK’S ROUTING NUMBER

For your convenience, please note United Bank’s routing number: 056004445.

You may begin using this after transition weekend. Additional information pertaining to specific services can be found within.

EXPLORE YOUR OPTIONS

We will introduce many United Bank accounts throughout the Welcome Guide, however, we have a wide array of services and accounts available to you. Please visit BankWithUnited.com to learn more and open an account online.

*Transactions typically occur in minutes when the recipient’s email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. It’s important to only send money to people you trust, and always ensure you’ve used the correct email address or U.S. mobile number when sending money.
## PERSONAL ACCOUNTS Transition Information

<table>
<thead>
<tr>
<th>If your current Carolina Trust Bank account is:</th>
<th>Your new United Bank account will be:</th>
<th>Your account is free of monthly maintenance fees if you maintain:</th>
<th>Otherwise, your monthly maintenance fee will be:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non-Interest Checking Accounts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Basic</td>
<td>United Free Checking</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee</td>
</tr>
<tr>
<td>Carolina Classic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Checking</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Free</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kasasa Cashback</td>
<td>Carolina Prime</td>
<td>$100 minimum daily balance, OR direct deposit</td>
<td>$5</td>
</tr>
<tr>
<td>Carolina Prime</td>
<td>Carolina Prime (Account will remain the same)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Interest Checking Accounts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Classic Plus</td>
<td>VIP Interest Checking</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee</td>
</tr>
<tr>
<td>Carolina Club ²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kasasa Cash</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Elite ³</td>
<td>Platinum Checking</td>
<td>$2500 minimum balance</td>
<td>$10, OR $8 if eStatements are selected</td>
</tr>
<tr>
<td>Carolina Premium ⁴</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health Savings</strong></td>
<td>Health Savings</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee</td>
</tr>
<tr>
<td><strong>Money Market Accounts ⁴</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Money Market</td>
<td>Money Market Investment (If your average year-to-date balance is less than $15,000)</td>
<td>$1,000 minimum daily balance, OR $2,000 average monthly balance</td>
<td>$10 (15 excessive withdrawal fee per item if over 6 per cycle)</td>
</tr>
<tr>
<td>Money Market</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money Market Plus</td>
<td>Money Market (If your average year-to-date balance is greater than or equal to $15,000)</td>
<td>$15,000 minimum daily balance</td>
<td>$10 (15 excessive withdrawal fee per item if over 6 per cycle)</td>
</tr>
<tr>
<td>Money Market Consumer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Savings Accounts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Minor Savings ⁴</td>
<td>Platinum Savings</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee ($5 excessive withdrawal fee per item if over 6 per month)</td>
</tr>
<tr>
<td>Carolina Personal Savings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kasasa Saver</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kasasa Saver Cashback</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Christmas Club ⁵</td>
<td>Christmas Club ⁵ (Account will remain the same)</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee</td>
</tr>
<tr>
<td><strong>Funeral Trust Savings</strong></td>
<td>Pre-Need Burial Fund</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee</td>
</tr>
</tbody>
</table>

1. Available for personal deposit customers only.
2. Existing Carolina Club customers will continue to receive free wallet & duplicate 1-on checks.
3. Existing Carolina Elite customers will continue to receive free wallet & duplicate 1-on checks, free cashier’s checks, free 3x5 safe deposit box.
4. Interest rates will remain the same upon transition. All rates are subject to change thereafter.
5. Christmas Club will pay interest on October 20 and then transfer funds out on October 21. A new club account number must be opened after 2020 payout.
# BUSINESS ACCOUNTS Transition Information

<table>
<thead>
<tr>
<th>If your current Carolina Trust Bank account is:</th>
<th>Your new United Bank account will be:</th>
<th>Your account is free of monthly maintenance fees if you maintain:</th>
<th>Otherwise, your monthly maintenance fee will be:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business Non-Interest Checking Accounts</strong>¹</td>
<td>Business Checking</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee ($0.25 charge for each item over 500 per statement)</td>
</tr>
<tr>
<td>Carolina Business Basic</td>
<td>Free Business Checking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Business Advantage²</td>
<td>Carolina Business Advantage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Analysis³</td>
<td>Analyzed Business Checking (with same Carolina Trust Bank fee structure)</td>
<td>Varies based on account activity and earnings credit</td>
<td>$15 (plus per item fees which may be offset by earnings credit)</td>
</tr>
<tr>
<td>Carolina Commercial</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carolina Community CK²</td>
<td>Nonprofit Checking</td>
<td>No minimum balance</td>
<td>No monthly maintenance fee</td>
</tr>
</tbody>
</table>

| **Business Interest Checking Accounts**      |                                      |                                                                  |                                                 |
| Carolina Business Plus                       | Business Checking Plus                | $1,000 minimum daily balance, OR $2,000 average monthly balance | $10 ($0.50 per check charge for each check over 250 in a given cycle) |
| Carolina Community CK Plus                   |                                       |                                                                  |                                                 |
| Carolina Community Plus³                     | Community Checking                   |                                                                  |                                                 |
| Public Funds Interest                        | Checking Plus – Public Funds          | $1,000 minimum daily balance, OR $2,000 average monthly balance | $10 ($0.50 per check charge for each check over 250 in a given cycle) |
| Carolina Premium                             |                                       |                                                                  |                                                 |
| Business Checking (If used for IOLTA purposes) | IOLTA Checking                    | No minimum balance                                               | No monthly maintenance fee                      |

| **Business Money Market Accounts**⁴         |                                      |                                                                  |                                                 |
| Business Money Market                        | Money Market Investment              | $1,000 minimum daily balance, OR $2,000 average monthly balance | $10 ($15 excessive withdrawal fee per item if over 6 per cycle) |
| Money Market Business ¹ ⁶                   | (If your average year-to-date balance is less than $15,000) | |                                                 |
| Carolina Money Market                        | Super Money Market (If your average year-to-date balance is greater than or equal to $15,000) | | $10 ($15 excessive withdrawal fee per item if over 6 per cycle) |
| Money Market Business ² ⁷                   | (If your average year-to-date balance is greater than or equal to $15,000) | |                                                 |
| MM Public Funds Regular                      | Money Market Investment – Public Funds (If your average year-to-date balance is less than $15,000) | | $10 ($15 excessive withdrawal fee per item if over 6 per cycle) |
| MM Public Funds Blended                      | Super Money Market – Public Funds (If your average year-to-date balance is greater than or equal to $15,000) | | $10 ($15 excessive withdrawal fee per item if over 6 per cycle) |
| MM Public Funds Regular                      |                                         |                                                                  |                                                 |
| MM Public Funds Blended                      |                                         |                                                                  |                                                 |

| **Business Savings Accounts**                |                                        |                                                                  |                                                 |
| Business Savings ⁴                          | Platinum Savings – Business            | No minimum balance                                               | No monthly maintenance fee ($5 excessive withdrawal fee per item if over 6 per month) |

¹ Any nonprofit customers using this category will migrate into a Nonprofit Checking product instead – no monthly maintenance fee.
² Any public funds customers using these categories will migrate into a non-interest Public Funds Checking product – no monthly maintenance fee.
³ Any nonprofit customers using this category will migrate into a Checking Plus Nonprofit product – same charges as Business Checking Plus.
⁴ Carolina Trust Bank interest rates will remain the same upon transition. All rates are subject to change thereafter.
⁵ Any nonprofit customers using this category will migrate into a Money Market Investment Nonprofit product – same charges as the business version.
⁶ Any public funds customers using this category will migrate into a Money Market Investment Public Funds product – same charges as the business version.
⁷ Any public funds customers using this category will migrate into a Super Money Market Public Funds product – same charges as the business version.
⁸ Any nonprofit customers using this category will migrate into a Platinum Savings Nonprofit product – no monthly maintenance fee.
ACCOUNT STATEMENTS

Your Last Carolina Trust Bank Statement

Your last Carolina Trust Bank account statement will be as of the Friday of transition weekend. Interest will be paid on interest-bearing checking, money market and savings accounts through the Sunday of transition weekend. No service charges will be assessed until your next regular statement.

Your First United Bank Statement

Personal account statements will be mailed in the same time frame as your current statement, with a variance of only a few days. Business account statements will follow the same mail schedule as your current statement. Savings statements will be mailed quarterly unless you have an electronic transaction or a combined statement. Additional interest will be paid (if earned) at each month end for savings statements and on regular statement cycle dates for interest-bearing checking accounts.

Combined Statements

If you have accounts (e.g., checking, savings, CDs) that are combined into one monthly statement, you will continue to receive combined monthly statements with United Bank.

⚠️ eStatements

If you have eStatements selected with Carolina Trust Bank, you will automatically continue to receive eStatements with United Bank. If you currently receive paper statements, but would like to begin receiving eStatements with United Bank, making the switch is easy. Beginning the Monday post-transition, simply log into United Online Banking, click on the customer service tab and make the change. You may modify your selections for all accounts anytime through your online banking account.

Please note: If any of your enrolled eStatement accounts are closed, those eStatements will not be available within United Bank Online Banking. We recommend you either print or save your Carolina Trust eStatements prior to transition weekend.

Eighteen months of your Carolina Trust Bank eStatement history will be available online. There may be a few weeks delay in viewing your most recent eStatements. If you need to access a statement before eStatements are available within United Bank Online Banking, please visit any United Bank office or call United Bank’s Customer Service Center at 800.327.9862

New Deposit Statement

KEY STATEMENT FEATURES ARE:

Summary Section
Here, at a glance, are the highlights of your accounts, including: account number, average balance, beginning and ending balance and a quick read of the total additions and subtractions.

Checks Section
This section sequentially lists the checks that cleared the account during the statement period.

Debits & Credits
The debits and credits for the account are listed in separate sections in chronological order.

Overdraft Summary
This section summarizes the fees charged to the account related to overdrafts and returned items for the statement period and the year.
Personal Online Banking

If you are originally registered in Carolina Trust Bank Online Banking, your Online Banking account will automatically be converted to United Bank Online Banking on the Monday post-transition. While some of the Online Banking features will also automatically convert from Carolina Trust Bank to United Bank, you will have to re-establish others within United Bank Online Banking on or after the Monday post-transition. See page 11 for additional details.

If you are currently ONLY registered in Carolina Trust Bank Mobile Banking, your Mobile Banking User ID will become your United Bank User ID, but you will need to re-establish all other features. You must log in to Online Banking prior to accessing the Mobile Banking app.

For additional details, please visit BankWithUnited.com/CarolinaTrust.

How to Access United Online Banking


2. Enter your User ID.
   
   If you registered through Online Banking, this will be the same as your Carolina Trust Bank Online Banking User ID, but in all lower case.
   
   If you registered only through Mobile Banking, this will be the same as your Carolina Trust Bank Mobile Banking User ID, but in all lower case.
   
   When prompted, click Sign In.

3. A one-time security code will be sent to you via text message or phone call. Security questions are not an option for authentication.

4. Once you have entered the security code, enter your temporary password, which is the last 6 digits of your Social Security number. Note: This temporary password will expire 60 days post-transition.

5. The Reset Password screen will be presented to change your password. Passwords are case sensitive, must be alphanumeric and between 8-32 characters. eSign Prompt will be presented to accept the Terms and Conditions. Once logged in, you will be routed to the Financial Center Dashboard.
### Online Banking Features

#### The Following Online Banking Features Will Automatically Convert from Carolina Trust Bank to United Bank

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account History</td>
<td>Up to 180 days of account history will be available depending on account type. Historical balances will be available beginning on Tuesday post-transition.</td>
</tr>
<tr>
<td>Account Balances</td>
<td>Up to 180 days of account history will be available depending on account type. Historical balances will be available beginning on Tuesday post-transition.</td>
</tr>
<tr>
<td>Alerts</td>
<td>Standard alerts will be converted. Log into your United Online Banking account to set up your alert preferences. For additional details, please visit BankWithUnited.com/CarolinaTrust.</td>
</tr>
<tr>
<td>Bill Pay Payees</td>
<td>Payees will be converted. Payees you have hidden will also be included. If you do not wish to see these payees, you will have the ability to hide them in United Online Banking.</td>
</tr>
<tr>
<td>Bill Payments – Scheduled</td>
<td>Any payments dated after the Friday of transition weekend will automatically be converted. Please verify details of future dated payments post-transition. Please note United’s Bill Payment processing schedule is different than Carolina Trust’s. Please refer to the Bill Pay section below for more information.</td>
</tr>
<tr>
<td>eStatements</td>
<td>Up to 18 months for open accounts will be available. eStatements for closed accounts will not be available. Please print and/or save your Carolina Trust eStatements prior to transition weekend.</td>
</tr>
<tr>
<td>Internal Funds Transfers</td>
<td>All scheduled internal transfers will be converted. Please verify details of any scheduled transfers post-transition. The same eligible accounts for transfers at Carolina Trust Bank will be available at United Bank.</td>
</tr>
</tbody>
</table>

#### The Following Online Banking Features WILL NOT be Automatically Converting from Carolina Trust Bank to United Bank

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Nicknames</td>
<td>Please re-establish any account nicknames on/after the Monday post-transition.</td>
</tr>
<tr>
<td>Alerts</td>
<td>Customized/SMS Guardian alerts will not be converted. Log into your United Online Banking account to set up alert preferences. For additional details, please visit BankWithUnited.com/CarolinaTrust.</td>
</tr>
<tr>
<td>Person-to-Person Payments</td>
<td>Carolina Trust Bank’s person-to-person payments feature will not be converted. United Bank offers a person-to-person payment service through our mobile banking app called Zelle®.</td>
</tr>
<tr>
<td>External Funds Transfers</td>
<td>Please refer to the transition timeline sheet to identify when one-time and recurring transfers will no longer be processed. You may re-establish scheduled external transfers in United Online Banking beginning the Monday post-transition.</td>
</tr>
<tr>
<td>Quicken and QuickBooks</td>
<td>Prior to transition-Friday, you will need to take action to transition your connection to United Bank. Instructions to convert your account information to United Bank within Quicken and QuickBooks are available at BankWithUnited.com/CarolinaTrust.</td>
</tr>
</tbody>
</table>
Mobile Banking
Carolina Trust Bank Mobile Banking will be placed into view-only mode on the Friday of transition weekend. United Bank Mobile Banking will be available on the Monday post-transition and offers text banking and smartphone/tablet apps for Apple and Android devices.

MOBILE BANKING USERS
Any services, such as Bill Pay, Internal Funds Transfers, and External Funds Transfers that you have established in Mobile Banking must be re-established. In order to resume using United Bank’s Mobile Banking, you will need to first sign in through United Bank’s Online Banking at BankWithUnited.com and then download the Bank With United mobile app.

For additional details, please visit BankWithUnited.com/CarolinaTrust.

Getting Started
To use United Bank Mobile Banking, you will first need to log in to your United Bank Online Banking account at BankWithUnited.com on or after Monday, post-transition. Please see page 10 for instructions for your first sign-in through United Bank Online Banking.

Bank With United mobile app is available for download on the App Store & Google Play and is Free with your United Bank checking or savings account.

Text Banking is available by enrolling your mobile device in the Mobile Banking Center within United Bank Online Banking.

Mobile Deposit
Safely and securely deposit checks through the Bank With United mobile app.

- The standard mobile deposit limits at United Bank are:
  - Daily: $3,000 per single deposit ($3,000 per day) with a maximum of 8 transactions per day.
  - Multi-day: $5,000 in 10 business (14 calendar) days with a maximum of 10 transactions.

- Deposit limits available to you will be displayed within United Bank Mobile Banking.

- Mobile Deposits made before 6pm EST will typically be available the following business day.

Bill Pay
United Bank’s Bill Pay feature can be found in Online Banking under the Pay and Transfer tab. You may make bill payments electronically or via a paper check. Please note: If you are only registered through Carolina Trust Bank’s Mobile Banking, you will need to enroll into Bill Pay through Online Banking before it becomes available in Mobile Banking.

BILL PAY LIMITS United Bank Bill Pay has a transaction limit of $9,999.99 and a daily limit of $20,000.00.

BILLS PAID ELECTRONICALLY
Electronic Bill Pay will confirm your balance to ensure the funds are available before it pays your bill (such as electric, gas, phone). If you do not have enough money in your account on the date your payment is scheduled to be sent, your payment will be canceled. You will be notified by email if your payment is canceled or delayed so you can take the appropriate action to pay the bill. You may also set up an alert in Online Banking to receive an email when a payment is sent.

Please note: The funds will be deducted from your account the day the electronic bill payment is sent.

BILLS PAID BY CHECK
Bills paid by check (non-electronic payments) are made with a substitute check from your account. The funds are verified before the check is sent. If funds are not available, the payment is canceled rather than your account being issued a fee for insufficient funds. You will be alerted if your payment is not processed due to insufficient funds.

Please note: The funds for the check bill payment will be deducted from your account when the check is scheduled to be sent.
CHECKS AND DEPOSIT TICKETS

Carolina Trust Bank personalized checks and deposit tickets for personal and business checking, savings and money market accounts may continue to be used after the transition. If you have any over-the-counter non-personalized checks or deposit tickets, those must be destroyed as they will not process properly. When you place your next check order post-transition with our preferred provider, Deluxe, using your Carolina Trust Bank information, it will automatically convert to United Bank’s information and routing number. You may place your order direct by visiting BankWithUnited.com and Deluxe.com, or by calling Deluxe at 877.838.5287 for personal and 800.252.3414 for business. When ordering, verify your imprint information, the package starting number and the product information to ensure accuracy.

TELEPHONE BANKING

You will continue to have access to Carolina Trust Bank Telephone Banking until 8:00 p.m. on the Friday of transition weekend.

Telebanc, the United Bank telephone banking system, will be available to you on the Monday post-transition at 8:00 a.m. With Telebanc you may establish telephone banking access, obtain account balance information, activate your ATM card or Visa Debit Card and transfer funds between accounts.

Getting Started

• To activate your United Bank Telebanc account, call 877.334.4646.
• For added security, you will enter your Account Number rather than your Social Security number to access your information.
• The first time you call, enter the last four digits of the primary account holder’s Social Security number as your PIN.
• You will be prompted to choose a new PIN. Joint account holders will need to share the same PIN for access to Telebanc.
• On the Monday post-transition, account transaction activity will be available for any transaction posted during transition weekend.

United Telebanc does not allow for one master number to access all your accounts. You will need to enter an individual account number to access each account’s information.

VISA® DEBIT CARDS (PERSONAL & BUSINESS)

You may continue to use your Carolina Trust Bank Visa Debit Card, as these will be automatically converted to the United Bank system. We will notify you at a later time when United Bank will issue you a new United Bank Visa Debit Card.

Beginning the Monday post-transition, all standard debit card limits will be $3,000 for point-of-sale transactions and $525 for ATM transactions. The standard daily limit of transactions will be 25. If your account has higher limits previously-established with Carolina Trust Bank, they will remain unchanged with United Bank.

Debit Card Fraud Monitoring will automatically continue with United Bank to alert you of suspicious activity. There is no action required on your part. If enrolled in online banking, you can add custom alert preferences after the transition, through United Bank Online Banking by clicking on the Customer Service tab.

Carolina Trust CashBack Rewards will be discontinued as of the Wednesday before transition weekend. Any rewards earned and posted will be credited to your account by the Thursday before transition weekend.

Instant issuance of debit cards will no longer be available in offices. If you need to replace your card, please call 800.724.3259 and a new card will be issued.

All cardholders will receive a newly-issued card in the mail from United in the three months following the conversion. Cardholders with cards expiring in May will receive their reissued United Bank Debit Card in May.

If you have any issues regarding your United Bank Debit Card, please contact United Bank Customer Service at 800.724.3259.
BUSINESS ONLINE AND MOBILE BANKING

Carolina Trust Bank’s Business Online Banking service will be disabled at 5:00 p.m. on the Friday before transition weekend. Business Online Banking will automatically be converted to United Bank Business eBanking on the Monday post-transition. Administrators will receive a separate letter with detailed information on United Bank Business eBanking. Additionally, United Bank will host a series of webinars to help make this transition easy for you. Please watch for the announcement on webinar dates and times.

We believe you will find Business eBanking to be an excellent tool in managing your company’s finances. Some features include:

- Customizable home page with personalized widgets for a variety of activities
- Images of checks, deposit tickets and deposited items
- Numerous informational, transactional and anti-fraud alerts
- Integrated Positive Pay and ACH Positive Pay (optional services)
- Up to 18 months of account transaction history (Up to 3 months of Carolina Trust Bank transaction history will convert to Business eBanking)
- Electronic delivery of reports including EDI, ACH returns and other notices

⚠️ Preview Period

Business eBanking will be available for preview prior to the transition. The preview period will not contain account balances and transaction history. However, it will allow you to preview the system and make changes to user entitlements and funds transfer templates, including ACH and wire templates. Letters that provide more details will be mailed to your Administrator. Please refer to the transition timeline for the dates of the preview period.

HOW TO ACCESS UNITED BANK BUSINESS EBANKING

Beginning on the Monday post-transition, visit the United Bank website at [BankWithUnited.com](http://BankWithUnited.com).

1. Choose Business from the main menu
2. On the Business Banking Page:
   - Enter your **Company ID**. A seven-digit Company ID number will be mailed to Administrators separately.
   - Enter your **User ID**, which is the same as your current Online Banking User ID; however, the User ID for United Bank’s Business eBanking is alphanumeric only and will exclude spaces and special characters such as commas and underscores. If your User ID currently contains spaces and/or special characters, these will be removed.
3. Click **Sign In**.
4. Enter your **temporary** password. The temporary password for your first login will be “United1” plus the first three letters of your User ID.
5. Once logged in, you will be routed to the Financial Center Dashboard, where you will see the same account information as you did with Carolina Trust Bank.

USER GUIDES: A Getting Started reference guide for Business eBanking can be found at [BankWithUnited.com/BeB-QRG](http://BankWithUnited.com/BeB-QRG). There you will also have access to an Administration Reference Guide to assist you with adding, modifying and deleting users and their access to your company’s accounts. Other helpful reference guides for commonly used features can also be found there.
BANK WITH UNITED BUSINESS
MOBILE APP

For your convenience, United Bank offers a business mobile app, Bank With United Business.

The app is available for download on the App Store and Google™ Play and is free with your United Bank business checking or savings account.

FEATURES & SERVICES

• Funds Transfers*
• Balance & Transaction Inquiry
• Bill Pay with Payee Management
• Mobile Deposit**
• Check-Image Viewing
• Wire, ACH and Positive Pay Approvals*

*A federal regulation limits the number of transfers that may be made from Savings and Money Market Deposit Accounts.
** $5,000 daily deposit limit; $15,000 multi-day deposit limit (multi-day is a 10 business day span); 10 item daily deposit limit; 15 item multi-day limit (multi-day is a 10 business day span).

REMOTE DEPOSIT

Carolina Trust Bank Remote Deposit will become United Bank Remote Deposit Capture on the Monday post-transition. Remote Deposit users may continue to use the same scanning equipment with the same login information they currently use.

The look and feel of the system will be the same, but you will notice United Bank’s colors and branding. United Bank will be converting Carolina Trust Bank Remote Deposit customers to an improved Remote Deposit Service at a later date. A separate mailing will be sent in the coming days containing detailed information. If you have any questions, please contact United Bank Treasury Management Operations at 800.615.0112.

OTHER BUSINESS SERVICES

• Your merchant processing and third-party payroll processing will not change.
• All sweep account relationships, including zero balance accounts (ZBAs), will remain the same with no changes in fees.
AUTOMATIC DEPOSITS AND PAYMENTS (ACH)

Any direct deposits or automatic payments on your current account will continue automatically. No action is needed on your part. When establishing a new direct deposit or automatic payment after the transition, please use the United Bank routing number 056004445.

OVERDRAFT PROTECTION AND SERVICES

United Bank offers three optional overdraft plans to ensure your transactions are covered.

- **OVERDRAFT TRANSFER:** With this option, available funds are automatically transferred from another of your United Bank deposit accounts to cover the transaction. All transfers will be subject to an $11.00 transfer fee. If you currently utilize this service with Carolina Trust Bank, it will automatically continue with United Bank.

- **OVERDRAFT LINE-OF-CREDIT:** This option offers an overdraft protection line-of-credit to pay transactions that would otherwise overdraw your account. This is a loan product subject to credit approval. If you currently utilize this service with Carolina Trust Bank, it will automatically continue with United Bank.

- **UNITED BANK OVERDRAFT PROTECTION:** This is a courtesy service that is established by United Bank based upon your account history. Overdrafts are paid at United Bank’s discretion, which means United Bank does not guarantee transactions are always authorized and paid. Overdrafts for ATM or everyday one-time debit card transactions are not authorized and paid unless you allow United Bank to do so. Overdrafts paid under this plan are subject to standard United Bank overdraft fees. If you would like more information or to opt-in to United Bank Overdraft Protection, please visit your local office or call the United Bank Customer Service Center at 800.327.9862 after the transition.

WIRE TRANSFERS

You will continue to receive your incoming wires with Carolina Trust Bank’s routing number 90-days post-transition. **However, please notify the originator of your payments to begin using United Bank’s routing number as soon as possible:** 056004445.

- All outgoing wire requests received by 4:00 p.m. will be processed the same business day. Requests received after that time will be processed the next business day. Outgoing wire requests received via United Bank Business eBanking will be processed until 5:00 p.m.

- All outgoing wire transfers will require the full beneficiary address of any individual or business listed on the transaction.

- Wire Agreement customers will be required to sign a new agreement and will receive new wire PINs.

- Wire Agreement customers will be directed to the Wire Department directly to process their wires once they are on the new agreement.

- International wires will require the beneficiary bank’s name, address and proper bank identifier code (Swift, BLZ, Sort Code, BIC, etc.), as well as the purpose of the wire.

BUSINESS DAY

Transactions (deposits, checks, loan payments, etc.) made at an office through the end of the business day will post the same day. You will be able to make same-day transactions as late as 7:00 p.m. at offices with drive-up services. For determining the availability of your deposits, every day is a business day except Saturday, Sunday and federal holidays. If you make a transaction before the end of a business day, that will be considered the date of the transaction. However, if you make a transaction after the end of a business day or on a day we are closed, that transaction will be made on the next business day.

FUNDS AVAILABILITY

Under United Bank’s policy, you will no longer receive same-day availability for ATM withdraws up to $200. Please refer to our complete Funds Availability Policy on page 34 for more details.

TRANSACTION POSTING ORDER

Carolina Trust Bank and United Bank have similar transaction posting sequences. Like Carolina Trust Bank, United Bank posts deposited items (credits) to your account before payments or withdrawals (debits). Unlike Carolina Trust Bank, United Bank posts checks first (by check number sequence), then by type of transaction (examples: ATM transactions, POS Debit Card transactions, ACH, transfers, etc.). See Terms & Conditions for additional information.
CERTIFICATES OF DEPOSIT

Changes in your account terms will be effective when your CD renews as a United Bank account.

Interest will accrue on a 365/365 or 366/366 basis:

• For CD terms less than three months, interest will now be compounded and credited at maturity.
• For CD terms three months or more, interest will now be compounded quarterly and will be credited to your account quarterly.

Your new early withdrawal penalty will be equal to:

• For an account with an original term of seven days up to and including 31 days, the penalty will be all interest earned, but not less than seven days interest on the amount withdrawn.
• For an account with an original term of 32 days up to and including one year, the penalty will be 1% on the amount withdrawn plus $25.00.
• For an account with an original term of more than one year, the penalty will be 3% on the amount withdrawn plus $25.00.

If your account is automatically renewable, after or at maturity your certificate will renew as a United Bank account at the standard rate of interest with the term closest to, but not exceeding, the term of your certificate. You will have a grace period of 10 calendar days, beginning with the maturity date, to withdraw the funds in the account without being charged an early withdrawal penalty. For Special CD products, after or at maturity, your certificate will renew as a United Bank account at the standard rate of interest being paid on regular certificates with the term closest to but not exceeding the term of your certificate. For No-Penalty CD products, after or at maturity, your certificate will renew as a United Bank No-Penalty account at the standard rate of interest with a term closest to the term of your certificate. Your account will not retain any special features. Your account will become a regular add-on CD, compounding and crediting interest quarterly.

IRA state tax withholding and remittance: We cannot withhold and remit state taxes from your IRA distribution(s). No state taxes will be withheld and remitted.

IRA transfers or closing fees (United Bank IRA account to an account outside of United Bank) may be assessed against your account in accordance with the fee schedule in effect at the time of account transfer or closing. Early withdrawal penalties may also apply. Fee schedules are available at United Bank offices.

Retirement statements will be produced automatically at year end only. If a retirement statement is required prior to the year-end statement, please contact your local United Bank office.

United Bank produces a maturity notice for each CD before the CD’s maturity date. This is the only maturity notice United Bank provides. A post maturity date notice is not produced. The interest rate and annual percentage yield have not been determined at the time of the notice production. On or after the CD maturity date, you may visit your local United Bank office, or you may call United Bank’s Customer Service at 800.327.9862 to obtain the new terms of the CD.

If your account has the bump-up, step-up, variable rate, no-penalty, relationship or club feature, or allows you to make deposits to the account during the term of the certificate or any other special feature(s), the feature(s) will no longer be available upon renewal.

CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE® (CDARS)

If you have a CDARS account through Carolina Trust Bank, you will receive a renewal notice going forward detailing where your funds are deposited. For additional information regarding CDARS statements or products offered, call or visit your local office.
INSURED CASH SWEEP (ICS)

If you have an Insured Cash Sweep (ICS) account, your account will be converted to a United Bank ICS account. Beginning on the Monday post-transition, you will be able to log into the ICS portal at DepositorControl.com.

- With your initial login, your username is the Carolina Trust Bank/United Bank transaction account number. Your initial password is the last four digits of your Tax Identification Number (TIN).

LOANS

- All Carolina Trust Bank loan account numbers will remain the same, however all will be assigned a note number associated with the account. Installment, mortgage and commercial loans will have a note number of 02020 and personal, overdraft and home equity lines of credit (HELOC) will have a note number of 00001. The note number will need to be included for payments made through online banking bill pay.

- Personal lines of credit and HELOCs can continue to use Carolina Trust Bank line of credit checks to access their funds.

- Post-transition, personal and overdraft line of credit and HELOC payment due dates will fluctuate (within 4 days), but will never be scheduled before your current due date.

- Personal and overdraft lines of credit and HELOCs that are 30 days past due will be frozen until they are brought current.

Loan Payments

- Online payments are a quick and easy way to manage your money. You can schedule a one-time transfer or set up recurring transfers online from your United Bank checking account, which you can modify at any time.

- You may also make loan payments at any United Bank office, or, if you prefer to mail your loan payments, use the following address beginning on the Monday post-transition: United Bank Loan Processing Center, PO Box 2373, Charleston, WV 25328-2373.

- Any recurring loan payments you have established will continue automatically, unless otherwise notified. If additional payments are made, your recurring loan payment will still be drafted from your account.
  - Any recurring fees will not draft with your payment.
  - An autopayment can overdraft your checking account.

- External bill pays (payments from another financial institution outside of United Bank) will need to be formatted with the 5-digit note number followed by a 0 and then the 11-digit account number. If your note or account number is not long enough, pre-fill it with zeros (0). Example: if your note number is 02020 and your account number is 1234567, then the format should be 02020000001234567.

Loan Statements

- If you have overdraft protection and/or HELOC accounts that have combined statements with a checking account(s), you will now receive a separate statement for your loan and checking accounts.

- United Bank only sends duplicate billing statements to an alternate address. Duplicate notices for ARM disclosures, NSF notices, paid-off notices and past-due notices will not be sent.
• eStatements for loans will be a new feature available to you as a United Bank customer. To enroll in eStatements, simply sign in to United Bank Online Banking post-transition, click on the Customer Service tab, then select Change Statement Delivery Method. You will then have the ability to specify the statement delivery method for each of your accounts, agree to the terms and conditions and click Submit.

Additional Loan Information
• United Bank uses a third-party vendor for the ongoing tracking of hazard and flood insurance coverage, which is required as part of your loan terms. Any correspondence from this vendor will be addressed from: United Bank ISAOA/ATIMA, P.O. Box 8428, Reston, VA 20195.
• You must provide all qualified written requests, notifications of error or requests for general information regarding your consumer loan in writing to: Error Resolution Department, United Bank, PO Box 670, Ripley, WV 25271, Fax: 1.304.373.2540.
• If you are disputing a transaction on your loan statement, please describe the error and why you believe that it is an error. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.
• To receive your complete consumer loan payoff, you may log into United Online Banking or call your local branch. To view online, click the View Account Information link on the Account Activity page. When calling, please have your account number or Social Security number available. Amounts listed on bill statements should not be used for an accurate payoff amount.

MORTGAGE LOANS

Notice of Servicing Transfer
The servicing of your mortgage loan is being transferred, effective on the transition date. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Carolina Trust Bank is now collecting your payments. Carolina Trust Bank will stop accepting payments received from you after the transition.

United Bank will collect your payments going forward. Your new servicer will start accepting payments received from you on the Monday post-transition. Send all payments due on or after the Monday post-transition directly to United Bank:
United Bank Loan Processing Center, PO Box 2373, Charleston, WV 25328

If you have any questions for either your present servicer, Carolina Trust Bank, or your new servicer, United Bank, about your mortgage loan or this transfer, please use the contact information below:

**CURRENT SERVICER:** Carolina Trust Bank

Carolina Trust Bank Loan Operations
844.758.7813
P.O. Box 308, Lincolnton, NC 28093-0308

**NEW SERVICER:** United Bank

United Bank Loan Processing Center
800.327.9862
PO Box 2373, Charleston, WV 25328

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late and a late fee may not be imposed on you.

Notice of Transfer of Ownership
The ownership of your mortgage loan will transfer from Carolina Trust Bank to United Bank, effective on the transition date. The transfer of ownership has not been recorded in public records at the time of this notice.

The sale of your mortgage loan does not affect any term or condition of the mortgage instruments other than the ownership of the loan and who you shall make payments to. The business address for United that is to be used to make payments is:
United Bank, PO Box 2373, Charleston, WV 25328

The legal address for the new owner is: United Bank, 11185 Fairfax Blvd., Fairfax, VA 22030
If you have any questions relating to the transfer of ownership of your mortgage loan to United Bank or to resolve issues concerning payments on your loan, you may contact the United Bank Customer Service Center at 800.327.9862.

Partial Payments
If you pay less than the full amount of your periodic payment, United Bank may hold the partial payments in a separate account until we receive the full amount of the payment and will then apply the full periodic payment to your loan. If your loan is later sold by United Bank, the new lender may have a different policy.
## PERSONAL FEE SCHEDULE

### Checking Accounts

**United Free Checking**

- Minimum deposit to open: $50
- Minimum balance: $0
- Monthly maintenance fee: FREE

**Platinum Checking**

- Minimum deposit to open: $50
- Minimum balance: $2,500
- Monthly maintenance fee if balance falls below required minimum:
  - With paper statements selected: $10
  - With eStatements selected: $8

**United Rewards Checking**

- Minimum deposit to open: $50
- Minimum balance: $0
- Monthly maintenance fee per statement cycle:
  - With paper statements selected: $10
  - With eStatements selected: $8

**Minimum balance requirements**

- 15 qualifying check card purchases: FREE
- $500 monthly direct deposit: FREE

If you use your United Check Card for 15 purchase transactions in a statement cycle, or have a minimum $500 monthly direct deposit, there will be no monthly fee. Otherwise, you will be charged $10 per month.

### Money Market Accounts

**Money Market Investment Account**

- Minimum deposit to open: $1,000
- Minimum balance: $1,000 daily ledger balance OR $2,000 average monthly balance
- Monthly maintenance fee if balance falls below required minimum: $10
- Excessive withdrawal fee per item if over 6 per month: $15

**Super Money Market Account**

- Minimum deposit to open: $15,000
- Minimum balance requirements: $15,000 daily ledger balance
- Monthly maintenance fee if balance falls below required minimum: $10
- Excessive withdrawal fee per item if over 6 per month: $15

### Savings Accounts

**Platinum Savings**

- Minimum deposit to open: $50
- Minimum balance: $0
- Monthly maintenance fee: FREE
- Excessive withdrawal fee per item if over 6 per month: $5

**Savings Accounts**

- Minimum deposit to open: $50
- Minimum balance: $0
- Monthly maintenance fee: FREE
- Excessive withdrawal fee per item if over 6 per month: $5

### IRA Savings

- Minimum deposit to open: $50
- Minimum balance: $0
- Monthly maintenance fee: FREE
- Early closing or transfer outside bank: $50

IRAs are subject to limitations and/or penalties imposed by the IRS. See your IRA agreement or tax advisor for additional information.

### Online Banking & Bill Pay

**All United Bank personal checking plans offer FREE online banking and FREE unlimited bill payment**

- Online eBanking: FREE
- Online Bill Pay: FREE
- Expedited Bill Pay by check: $20

Online banking and bill pay are free unless stated otherwise in your contract with us.

### Mobile Banking & Mobile Deposit

**All United Bank personal checking plans offer FREE mobile banking and FREE mobile deposit.**

**Mobile Banking**: FREE

**Mobile Deposit**: FREE

United Bank does not charge a fee for Mobile Banking. However, third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking App. Certain other restrictions may apply. See the mobile banking terms and conditions in the United Bank Online Banking service agreement.

### Check Cards / ATM Cards

**ATM Transactions**

- United Bank ATMs: FREE
- Sheetz ATMs: FREE
- Any non-designated ATMs: $2

**International Transactions**

- ATM withdrawals: $2 + up to 2.5% of transaction
- Point of sale transactions: up to 2.5% of transaction

**Check Card & ATM Card Purchases (each)**

- PIN-based purchase: FREE
- Signature-based transaction: FREE

**Replacement ATM/Check Card**: $10

### Overdraft & Returned Items

**Overdrafts (per item)**

- NSF return item fee: $38
- Overdraft fee: $38
- Unavailable funds: $38

**Daily continuous overdraft fee (after 5 days)**: $5

Transfer charge (account-to-account): $11

**Return Items (per item)**

- Deposit return item: $10
- Reprocessing of deposit return item: $10

### Wire Transfers

**Wire Transfers (per wire charge)**

- Plus any additional correspondent bank charges

- Incoming: $15
- Outgoing domestic: $25
- Outgoing foreign: $50
- International wire investigation: $75

### Other Fees & Services

**Account Fees**

- Account charge off fee: $25

**Checks**

- Check requisition fee (per item): $5
- Check printout (each): $2
- Counter Check (per item): $1
- Official Check (Cashier’s Check): $8
- Sight drafts: $10

**Collection Items**

- Bond coupon, per envelope charge: $20
- Bond redemption kIS Savings Bonds exempt: $75
- Bond return items: $35
- Check collection: $20
- Foreign check/FRB draft collection: $20
- International check exchange: $75

**Dormant Account Fee** (per month)

- Checking accounts after 12 months: $10
- Money Market accounts after 12 months: $10
- Savings accounts after 12 months: $5

If account has no deposits or withdrawals and the customer has had no communication with the Bank about the account.

**Duplicate 1099 and 1098**: $5

**Garnishments, attachments, levies, liens**: $100

**IRA transfer or closing fee**: $50

**Loan or deposit verification letter**: $20

**Medallion Signature Guarantee**: $3

**Notary fee (non-Bank related)**: $2

**Stop payment**: $36

**Research of records (per hour)**: $25

**Individual items (per copy)**: $1 + research fee

**Safe Deposit Box**

- Drilling, if both keys are lost: $165
- Drilling No Show: $100
- Late Pay: $5
- Lost Key: $25

Customer is responsible for any additional costs that involve a third-party vendor.

**Statements**

- Account/statement printout: $5
- eStatements: FREE
- Mail Hold Fee (per month): $5
- Undeliverable Statement Fee: $5

**Phone Requests**

- Transfers: $5

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† Assessed under applicable state law.

United Bank reserves the right to amend the terms and conditions contained herein. Products/services may be available only in certain markets.
### BUSINESS FEE SCHEDULE

#### Checking Accounts

**Free Business Checking**
- Minimum deposit to open: $100
- Minimum balance: $0
- Monthly maintenance fee: $0
- 500 Monthly Transactions: FREE

Transactions include deposited items, checks paid, and deposits. Transactions above 500 are $0.25 each.

**Business Checking Plus**
- Minimum deposit to open: $1,000
- Minimum balance requirements: $1,000 daily ledger balance OR $2,000 average monthly balance
- Monthly maintenance fee if balance falls below required minimum: $10
- 250 Monthly Checks: FREE

#### Analyzed Business Checking

Current Carolina Trust Bank Fee Schedule will apply.

Note: For interest bearing accounts that are included in account analysis, interest will be paid separately to the account. The interest will be added to services as Accrued Interest Paid for the analysis calculation.

#### Money Market Accounts

**Money Market Investment Account**
- Minimum deposit to open: $1,000
- Minimum balance requirements: $1,000 daily ledger balance OR $2,000 average monthly balance
- Monthly maintenance fee if balance falls below required minimum: $10
- Excessive withdrawal fee per item if over 6 per month: $15

**Super Money Market Account**
- Minimum deposit to open: $15,000
- Minimum balance requirements: *$15,000 daily ledger balance
- Monthly maintenance fee if balance falls below required minimum: $10
- Excessive withdrawal fee per item if over 6 per month: $15

#### Platinum Savings

- Minimum deposit to open: $50
- Minimum balance: $0
- Monthly maintenance fee: $0
- Excessive withdrawal fee per item if over 6 per month: $5

Limited items include transfers by telephone, computer, ACH, wire transfer, or any pre-authorized or automatic transfers.

#### Business eBanking & Bill Pay

**Small Business eBanking**
- Free

**Small Business Bill Pay**
- Free

**Expedited electronic Bill Pay**
- $6.00

**Expedited Bill Pay by check**
- $20.00

Free bill payment applies to only Free Business Checking accounts. Others are subject to $6.75 monthly fee after first 6 months and $0.50 charge per bill payment above 15 each month.

#### Check Cards / ATM Cards

**ATM Transactions**
- United Bank ATMs: FREE
- Sheetz ATMs: FREE
- Any non-designated ATMs: $2

**International Transactions**
- ATM withdrawals: $2 + up to 2.5% of transaction
- Point of sale transactions: up to 2.5% of transaction

**Check Card & ATM Card Purchases (each)**
- PIN-based purchase: FREE
- Signature-based transaction: $20

**Replacement ATM/Check Card**
- $10

#### Overdraft & Returned Items

**Overdrafts (per item)**
- NSF return item fee: $36
- Overdraft fee: $38

**Unavailable funds**
- $36

**Daily continuous overdraft fee (after 5 days)**
- $5

**Transfer charge (account-to-account)**
- $11

**Return items (per item)**
- Deposit return item: $10
- Reprocessing of deposit return item: $10

#### Wire Transfers

**Wire Transfers (Per-Wire Charge)**
- Plus any additional correspondent bank charges.

<table>
<thead>
<tr>
<th>Category</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming</td>
<td>$15</td>
</tr>
<tr>
<td>Outgoing Domestic</td>
<td>$25</td>
</tr>
<tr>
<td>Outgoing Foreign</td>
<td>$50</td>
</tr>
<tr>
<td>International Wire Investigation</td>
<td>$75</td>
</tr>
</tbody>
</table>

#### Other Fees & Services

**Account closing fee**
- $25

**Checks**
- Check reject fee (per item): $5
- Check printout (each): $2
- Counter Check (per item): $1
- Cashier’s Check: $8
- Sight drafts: $10

**Coin and Currency**
- Coin orders (per roll): $0.10
- Currency orders (per $1,000): $0.50
- Cash Deposit Processing (per $1,000): $0.50
- Coin Processing (per $100): $0.50

**Wire Transfers (Per-Wire Charge)**
- $10

**Check Cards**
- Free

**Statement**
- Account/statement printout: $5
- eStatements: FREE
- Mail Hold Fee (per month): Free
- Undeliverable Statement Fee (per month): $5

**Telephone Requests**
- Transfers: $5

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† Assessed under applicable state law.

United Bank reserves the right to amend the terms and conditions contained herein.

Products/services may be available only in certain markets.

Checking (NOW) accounts consist of two subaccounts. One is non-transactional and the other is to transact business. The non-transactional subaccount cannot be accessed by you, but you agree we may initiate transfers between the subaccounts at no cost to you. The way your account operates or your ability to access funds will not be affected by this. This feature will allow us to service the account more efficiently.
# WHAT DOES UNITED 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 Payment history
- Credit history and Transaction history
- Account transactions and Account balances

**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 United chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does United share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong> - 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><strong>For our marketing purposes</strong> - to offer our products and services to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates' everyday business purposes</strong> - information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates' everyday business purposes</strong> - information about your creditworthiness</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td><strong>For our affiliates to market to you</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For nonaffiliates to market to you</strong></td>
<td>No</td>
<td>We don't share</td>
</tr>
</tbody>
</table>

**To limit our sharing**
- Call Toll-free 1.800.327.9862 to speak to one of our Customer Service Representatives
- Call or visit one of our branch locations and speak to one of our staff members

**Please note:**
If you are a new customer, we can begin sharing your information 45 days from the date we provide this notice at account opening. When you are no longer our customer, we may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**
Call toll-free 1.800.327.9862 or go to www.BankWithUnited.com

**Who We Are**

**Who is providing this notice?**
United means the following institutions: United Bankshares, Inc., United Bank, United Brokerage Services, Inc., United Title Company, and George Mason Mortgage, LLC.
### What We Do

| **How does United protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| **How does United collect my personal information?** | We collect your personal information, for example, when you
- Apply for a loan
- Give us your income information
- Provide employment information
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **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. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account. |

### Definitions

| **Affiliates** | Companies related by common ownership or control. They can be financial and non-financial companies.
- **Our affiliates include financial companies such as:** United Bankshares, Inc., United Bank, United Brokerage Services, Inc., United Title Company, and George Mason Mortgage, LLC. |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.
- **United does not share with nonaffiliates so they can market to you.** |
| **Joint Marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- **Our joint marketing partners include identity theft protection, financial products or services and investment/insurance companies.** |

### Other Important Information

**For Alaska, Illinois, Maryland and North Dakota Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Members/Customers.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.BankWithUnited.com or call 1.800.327.9862.
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 or requests a loan. What this means for you: When you open an account or request a loan, we will ask for your personal information, including a date of birth, address, taxation information, and other information that will help us identify you. We may also ask to see your driver's license or other identifying documents. We may ask our established customers for identification and we will use this information to update our files.

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 cannot or will not sign the contract, we do not agree to any account opened or transaction entered into on your behalf. We agree to provide you with a separate copy of these rules, if requested. We will make sure 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 agreement is subject to applicable federal laws, the laws of the state of the branch in which your account is located 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. In Pennsylvania, any provision that appoints us as an agent is not subject to the provisions of 20 Pa.C.S.A. Section 5601 et seq. (Chapter 56; Decedents, Estates and Fiduciaries Code). In Pennsylvania, but subject to any other applicable laws, we do so for our sole benefit. 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 permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled 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 from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or on some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document, the words “we,” “us” and “our” mean the financial institution and the words “you” and “your” mean the account holder(s) and any other person with the 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 only and do not define or limit 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. Throughout this document, when a provision is identified by a caption (for example, “In Maryland”), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

In Maryland, “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 convenience signer.

In South Carolina, “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.

Information Sharing - Our consumer privacy policy describes personal information that we collect about you, including your name, address, telephone number, information we receive from consumer reporting agencies and other sources. The policy also addresses the information that we may share about you to our affiliates. A separate copy of our consumer privacy policy will be provided as part of your account opening records. You may also obtain a copy at any time by contacting our consumer privacy officer at 1-800-327.9862, visiting or calling your local branch location or by visiting us at: www.bankwithunited.com. You may also change your privacy preferences at any time by calling the toll-free number listed in our privacy policy. We may take as long as 30 days to receive your consent toCHOICE to process your request.

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 fees. You hereby authorize us to charge, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

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 this account. This liability is due immediately, and may be deducted directly from the account balance whenever sufficient funds are available. 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.

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 manner 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 the reasonable attorneys’ fees regarding your 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.

DEFRAUDS - We will give you 30 days to change the account balance if it is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any items becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even if we pay the item. We will not provide you with a check or draft received after a “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 that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third party’s check, we may verify any indorsements to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS - Generally - Unless clearly indicated otherwise on the account records, any of your authorized signers or another with access to this account may order deposits and withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse 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 postdated checks, even before the date on which the check was issued, if 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 on forms not approved by us or by any method we do not specifically permit. We may 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 last date of the account as the “date” (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 noted transaction limitations, and after we have acted on your request, we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If 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.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds have cleared if the deposit is for a non-business day. In such case, we will reverse the credit of the item. 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 before the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

Timing of Transactions - Every day is a business day except Saturday, Sunday or federal holiday. We will post deposits, withdrawals and other transactions received on a business day until the close of business. The hours of operation for any branch may vary by date and location. Any transaction received after the close of business on a non-business day (Saturdays, Sundays and federal holidays) will be posted on the next business day.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft the account balance does not oblige us to do so later. So you can NOT rely on us to pay overdrafts on your account
regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have paid other overdraft services that might be available to you where we commit to paying overdrafts under similar circumstances, as a result of any or all of the following: a line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or other debit card transactions if you have not opted-out. We may charge subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**Multiple Signatures** - In the event that multiple signers are authorized for an account, we will act on the oral or written instructions of any one of the authorized signers on the account. Each signer may make withdrawals, write checks, transfer funds, stop payments, obtain other services and otherwise give us instructions as an owner or authorized signer of the account. Unless you assume a duty to enforce, multiple signature requirements separately agreed to by or among any signature owners and/or authorized signers of the account. If you elect to require multiple signatures on your checks or other account records related to withdrawal of funds from your account, any such election is for your own internal procedures and cannot be required by us.

**Facsimile Signature** - The use of any facsimile signature (by rubber stamp or other mechanical means) is sole for your convenience and benefit. We may refuse at any time to accept a request for the use of a facsimile signature on your account. If using the facsimile signature, you authorize us to pay items on your account and you will assume full responsibility for the payment of any item we accept for deposit, draft or other written order regardless of whom or by what means the item was created. You also bear full responsibility for maintaining the security of any facsimile signature device.

**Multiple Signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Funds Transfer regulation. In these types of transactions, the check or similar item will be returned to the drawer or payer or converted to an electronic fund transfer by us at our discretion, but, when we take such action, we will make the transaction to the extent permitted by law, whether incurred as a result of collection or in any other manner, whether or not you signed the check or similar item. As between you, a third party or us, we assume no duty to enforce, any signature requirements separately agreed to by or among any signature owners and/or authorized signers of the account. Each signer may make withdrawals, write checks, transfer funds, stop payments, obtain other services and otherwise give us instructions as a owner or authorized signer of the account. Unless you assume a duty to enforce, multiple signature requirements separately agreed to by or among any signature owners and/or authorized signers of the account. If you elect to require multiple signatures on your checks or other account records related to withdrawal of funds from your account, any such election is for your own internal procedures and cannot be required by us.

**Notice of withdrawal** - We reserve the right to require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time 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 may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

In the District of Columbia, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - Except as otherwise provided by law, 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.

**Joint Account** - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Joint Account - No Survivorship (As Tenants In Common)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures necessary for withdrawal.

**Revocable Trust or Pay-On-Death Account** - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The persons creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In Pennsylvania, 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.

**Individual Account** - is an account in the name of one person.

**Joint Account** - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Joint Account - No Survivorship (As Tenants In Common)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures necessary for withdrawal.

**Revocable Trust Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In North Carolina, 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.

**Individual Account** - is an account in the name of one person.

**Joint Account** - With Survivorship - You intend and agree that regardless of whose funds are deposited in the account, that upon your death the balance in the account will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Joint Account - No Survivorship** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person.

**Personal Account** - Such an account allows you to name an agent who will have authority to make withdrawals from the account by check or otherwise. At death of the owner, we will withdraw all or part of the account funds, and otherwise make deposits. In addition, you may elect to extend the authority of your agent so your agent may act notwithstanding your subsequent incapacity or mental incompetence. Your agent’s authority would then end at such time as the agent receives notification from a qualified guardian or duly appointed attorney-in-fact. If you do not extend the authority of your agent, then your subsequent incapacity or mental incompetence will terminate the authority of your agent. This agreement is governed by North Carolina General Statutes § 53C-6.

**Joint Account - No Survivorship** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person.

**Payable on Death (POD) Account** - A beneficiary cannot withdraw unless: (1) the person creating the account dies, and (2) the beneficiary is then living. The person creating this account type reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time. This agreement is governed by North Carolina General Statutes § 53C-6.

**Joint Account - No Survivorship** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person.

**Payable on Death (POD) Account** - A beneficiary cannot withdraw unless: (1) the person creating the account dies, and (2) the beneficiary is then living. The person creating this account type reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time. This agreement is governed by North Carolina General Statutes § 53C-6.

In South Carolina, 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 the account jointly with survivorship. The ownership and beneficiary designations, 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.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes as part of party’s estate.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes as part of party’s estate.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes as part of party’s estate.

**Multiple-Party Account With Right of Survivorship** - At death of party, ownership passes as part of party’s estate.

In Maryland and Ohio, 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.

In Maryland and Ohio, 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.
the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficiarily entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficiarily entitled by law belongs to the surviving party or parties, and augments the proportion to which each surviving party, immediately before the deceased party’s death, was beneficiarily entitled under law, and the right of survivorship continues between the surviving parties. The last surviving party owns the entire account.

**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.

In **Virginia, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to accounts designated as joint 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.

**Individual Account** - is an account in the name of one person.

**Joint Account - With Survivorship (And Not As Tenants In Common)** - is an account in the name of two or more persons. Each of you intend and agree that, on the death of the last of you or the last of your respective estates, under a will, trust, or by intestacy, we encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures” necessary for withdrawal.

**Revocable Trust or Pay-On-Death Account** - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary (or beneficiaries) who is living at the time of the last death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In **West Virginia, 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.

**Individual Account** - is an account in the name of one person.

**Joint Account - With Survivorship** - If such an account ownership is selected, each joint tenant intends and agrees that the account balance upon his or her death shall be the property of the surviving joint tenant, and if more than one survives, they shall remain as joint tenants with right of survivorship between them.

**Joint Account - No Survivorship (As Tenants In Common)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. Each of you intend that essentially you own your interest in this account and we will treat your estate under a will, trust, or by intestacy. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the “number of signatures” necessary for withdrawal.

**Revocable Trust or Pay-On-Death Account** - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship, but if one or more of the persons creating the account die, the account will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with right of survivorship. This information will not, however, affect the “number of signatures” necessary for withdrawal.

If you wish to change the beneficiaries (or accounts) to which we pay the account funds, we will give you reasonable notice in writing or by any other method permitted by law.

**Estate Account** - is an account in the name of one person.

**Minor Account** - At our discretion we will open accounts that are jointly owned by the minor and a person that is of legal age. Any such accounts will be treated as a joint account and each party will have full rights to transact deposits and withdrawals. Please refer to the joint account section of this agreement for the state in which you are opening the account for additional terms and conditions. The non-minor account holder agrees to indemnify us and hold us harmless from and against any and all loss, costs, damage or liability (including but not limited to judgments against “assignable attorneys’ fees”) realized or incurred as a result of the activities of the minor.

**Uniform Transfers to Minors Account (UTMA Account) (excluding Some States)** - Such an account is a savings account in the name of a minor. Any proceeds received are held as a temporary or permanent gift. A custodian controls and manages the account for the benefit of the minor. We may, however, disclose information about the account to the minor or the minor’s representative. The legal definition of a minor may vary from state to state. On this account, the minor is allowed to withdraw funds; provided, however, that certain conditions pursuant to applicable state law may apply. You may wish to consult your tax advisor or attorney before opening a UTMA account. Once the minor reaches the age of majority in the state in which the account was opened, we may allow the funds to be withdrawn by the minor in accordance with the custodian’s duty without waiting for instructions from the custodian.

**Stoppers and Holders** - These rules apply to the process of stopping payment of checks and drafts. We may change any term of this section cover stopping payment of items such as checks and drafts. Rules for stopping payment (including alterations and forgeries) - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment (including alterations and forgeries) - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment (including alterations and forgeries) - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts.
such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us). Your order, even if they are not indorsed by you. We may give cash back to any one

**ACCOUNT ERRORS AND ADJUSTMENTS** - All items received for deposit are subject to verification and collection. We may adjust your account if there are computation errors - for example, if you added your checks incorrectly and disregarded the account balance. If you have a depositor's draft, we may adjust your account to avoid improper charge or check or item number, amount, date and payee. Written notice will give you effective if it is deposited in the United States Mail with proper postage and addressed to us. We reserve the right to refuse to accept the designation of an agent.

**STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries** - You must examine your statement of account with reasonable promptness. If you discover (or reasonably should discover) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that we will have the time to correct or unilaterally alter your statement and to make the payment available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time require you to change this account (or add another user to the account) or alter your agreement to the terms and conditions of the electronic documents. If you do not comply with the requirements we have imposed within a reasonable time.

**DIRECT TRANSFER** - 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, you authorize us to deduct the amount of our liability to the federal government from the account. This precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**ACCOUNT ERRORS AND ADJUSTMENTS** - All items received for deposit are subject to verification and collection. We may adjust your account if there are computation errors - for example, if you added your checks incorrectly and disregarded the account balance. If you have a depositor's draft, we may adjust your account to avoid improper charge or check or item number, amount, date and payee. Written notice will give you effective if it is deposited in the United States Mail with proper postage and addressed to us. We reserve the right to refuse to accept the designation of an agent.

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You agree that we will have the time to correct or unilaterally alter your statement and to make the payment available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The

**LIMITATION** - In addition to your duty to review your statement of account, you agree that we may review your statement and the items and report to us on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first sent or made available to you notice of our right to review or report anything that might affect such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us). Your order, even if they are not indorsed by you. We may give cash back to any one

**ACCOUNT ERRORS AND ADJUSTMENTS** - All items received for deposit are subject to verification and collection. We may adjust your account if there are computation errors - for example, if you added your checks incorrectly and disregarded the account balance. If you have a depositor's draft, we may adjust your account to avoid improper charge or check or item number, amount, date and payee. Written notice will give you effective if it is deposited in the United States Mail with proper postage and addressed to us. We reserve the right to refuse to accept the designation of an agent.

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You agree that we will have the time to correct or unilaterally alter your statement and to make the payment available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The

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The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue 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 authorized signer.

In South Carolina, DESIGNATION OF AGENT FOR ACCOUNT (Single-Party Accounts only) - A single individual is the owner. The agent is authorized to act on behalf of all the owners of the account(s) identified on this Agreement who may have a valid claim on any assets deposited into your account, you authorize us to deduct the amount of our

RESTRICTIVE LEGENDS OR INDORESEMENTS - 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. Examples of restrictive legends placed on checks are “must be presented within 90 days” or “not valid for more than $1,000.00.” The payee’s signature accompanied by the words “for deposit only” is an example of a restrictive indorsement. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, damages, or expenses that result from your placement of these restrictions or instructions on your checks.

In Virginia, GUARDIAN OR CUSTODIAL ACCOUNTS - This account is not subject to dormant service charges if the deposit was made: (1) by a court or (2) by a guardian pursuant to order of a court or (3) by any other person for the benefit of a person who was an infant at the time of the making of such deposit and which deposit is subject to withdrawal only upon the further order of such court or such guardian or other person. This account may become subject to dormant service charges one year after such infant attains the age of eighteen years or one year after the death of such infant, whichever occurs sooner. At our option, we may require proof of guardian or custodial status.

ESCHEATMENT - To comply with the requirements for escheatment in the state in which this account is located, we may automatically assign to a state processor to aid in the identification of inactive accounts and the completion of due diligence before funds are surrendered to the applicable state agency. Should government records indicate that you and any joint account holders become deceased, all checks, instructions, and other documents may be used to identify you and any joint account holders located in Virginia. You agree that we may have a valid claim on any assets remaining in the account, subject to applicable laws which may vary by state.

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 indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised our due diligence and have no further liability for any discrepancies or errors that may occur. We do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that you do not want us to do so. If our instructions less than 

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. You must provide identification to us to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - You agree that we may accept an instrument to or you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may pay any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. An automated process helps us keep costs down for you and all account holders.

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

As you look at the front of a check, the “trailing edge” is the left edge. When you flip the check over, be sure to keep all indorsement information within 1/2” of that edge.
You may also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or otherwise prevent unauthorized use of your account, and you do not cooperate, we may impose early withdrawal penalties on a withdrawal from a time account. We may impose a change of positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we were willfully or bad faith negligent in offering those services or in failing to prevent the loss. If we offered you a commercially reasonable security procedure which you reject, you agree you are responsible for any payment order, whether authorized or unauthorized, that you accept in compliance with an alternative security procedure that you have selected.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via telephone transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation.

To provide you with the best possible service in our ongoing business relationship with you, we may call you from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA) and its related federal regulations and orders issued by the Federal Communications Commission (FCC).

• Your consent is limited to this account, and as authorized by applicable law and regulations.
• Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agree).

With the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is associated with our billing service, a mobile phone, a traditional telephone, a mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal activity concerning unauthorized checks or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (AND INVOLUNTARY WITHDRAWALS) - We define involuntary withdrawals as withdrawals you do not initiate and withdrawal penalties may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may charge your account and any other accounts that you have with us for any early withdrawal from the account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address or name you have provided to us. If provided otherwise or we duty impose a service fee if we attempt to locate you.

TRANSFER OF ACCOUNT OWNERSHIP - Ownership of checking, savings, money market and certificate of deposit accounts is transferable only with our written permission after you complete our appropriate forms, and, in most cases, we would require the account to be closed and open a new account.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a result of our enforcing this section for good reasons.

WAIVER OF NOTICES - To the extent permitted by law, we waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For any check or other item of your account, if it is returned unpaid or we receive a notice of non-payment, we do not have to notify you unless required by federal Regulation CC or other law.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check or other item after a reasonable period of time, more than six months after its 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 have described elsewhere.

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, a paying or collecting bank and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment or credit by the time required by the appropriate clearing system or by the Federal Reserve Bank, you authorize us to pay the item and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to use the funds in your account to pay the payment order. ACH payments may be made through a real-time gross settlement system ("RTGS") or other payment system as permitted by law. CASH LIMITS - Customers may obtain no more than $3,000.00 in cash per day unless arrangements are made with a particular Branch Manager at least two (2) business days in advance. We reserve the right to place an absolute limit on the amount of cash issued, regardless of overdrafts.

ENDORSEMENT GUARANTEES - United Bank reserves the right to require an endorsement guarantee on checks of $3,000.00 or more, presented for cash by a non-customer.

INSUFFICIENT FUNDS/OVERDRAFTS (NSF) - This section explains our policies and rules for the payment and return of NSF items and your responsibilities. We do not encourage routine or intentional overdrafts. We encourage you to make careful records and practice good account management such that overdrafts are rare. You can request overdraft protection from your account, or at your request, we can automatically fund your account with an overdrawn item up to the amount of your overdraft, and charges a per item fee regardless of whether the item is paid or rejected or returned. Your account is charged an NSF fee. If we pay the item rather than denying, rejecting or returning it unpaid, your account is considered in overdraft status and an overdraft fee charged.

Definition of “Insufficient Funds” (NSF) - An “NSF” is when an item is presented for payment to your account and your Available Account Balance does not have sufficient funds to cover the item. For each item presented for payment to your account for which you lack sufficient funds that we deny, reject or return, your account will be charged an NSF fee. If we pay the item rather than denying, rejecting or returning it unpaid, your account is considered in overdraft status and an overdraft fee charged.

Definition of “Items” - Items include all orders and instructions for the payment, transfer, or withdrawal of funds from your account. Examples include by check, draft, electronic fund transfer, STOP payment, bank debit card transaction, automated teller machine (“ATM”) transaction, automated clearing house (“ACH”) transaction, preauthorized payment, automatic transfer, in person withdrawal and Online transfer or bill pay.

Definition of “Available Account Balance” - The Available Account Balance is the most current record we have about the funds in your account that are available for withdrawal. It does not reflect outstanding items and overdrafts may still occur. For example, if you have written a check and the payee has not submitted it to us for payment, your available balance would not reflect the reduction for the amount of the check. The Available Account Balance may not include the reduction for a one-time debit card transaction if the merchant has not submitted it for payment within three (3) business days of its authorization. Findings of misstatement, or your Available Account Balance does not reflect the most recent deposits to your account. Please refer to “Your Ability to Withhold Funds Policy” for additional details on the availability rules for withdrawing funds from your account.

OVERDRAFTS - If you do not have sufficient funds in your Available Account Balance to cover all items presented for payment on any given day, one of two things will happen depending on the specific terms of your account:

• Checks or other withdrawals will be paid and your account will be charged an overdraft or courtesy overdraft fee; or
• Checks or other withdrawals will be returned unpaid and your account will be charged an NSF fee. If an item is presented more than once by the presenting bank and there are insufficient funds, you will be charged an NSF fee for each presentation. You have the right to return the check to the payee the person or company to whom you’ve written the check or transacted the withdrawal.

Overdrafts are paid at our discretion and there is no guarantee that we will authorize or complete them. If we do pay an item or items that overdraw your account, it does not mean that we will continue to do so in the future. We also reserve the right to pay all, some or none of the items that overdraw your account. You have the right to opt out of allowing us to authorize the payment of an item that overdraws your account. If we do not authorize the payment of an item, it will be returned and an NSF fee charged for each item returned.
You shall be responsible for the immediate repayment of a negative balance resulting from an NSF or an overdraft regardless of whether we pay or return the item. The Bank charges a per item fee regardless of whether the item is paid or returned. If the customer has not prepaid the fee, we will not allow any overdraft plus any fee assessed in association with an overdraft. Please refer to your fee schedule for additional information on what is charged for overdrafts, declined or returned items, and if the account remains overdrawn for a period of five or more days.

If you fail to repay the amount overdrawn and applicable fees or charges, we have the right to pursue the collection of your account. This right continues even after your account has been closed and charged off. You agree to pay all costs and expenses incurred in connection with the collection of any amount due under your account, or if we refuse to provide or authorize a transfer or bill pay.

We may also report to you consumer credit reporting agencies, close your account, or both. These actions could affect your ability to open accounts in the future. ATM and One-Time Debit Card Transactions - In order for us to authorize payment of ATM and one-time debit card transactions, we must receive notice that you have authorized any overdraft. We will not authorize and pay them. If we do pay an item or items that overdraw your account, it does not mean that we will continue to do so in the future. We also authorize and pay them. If we do pay an item or items that overdraw your account, we will not authorize an ATM or one-time debit card transaction unless you have and we accepted to do so.

Under certain limited circumstances, we reserve the right to authorize the payment of an ATM or one-time debit card transaction even if you have not authorized us to do so. Such a circumstance could arise where we receive a preliminary request for authorization for payment of a one-time debit card transaction from a merchant at a time when your Available Account Balance contains sufficient funds. However, if the merchant submits the transaction for final authorization on a later day, your Available Account Balance may have been reduced by other items that were received and posted to your account on subsequent days, which could cause the one-time debit card transaction to overdraft your account.

In the event that you have not authorized us to overdraft your account for the payment of ATM and one-time debit card transactions, we will not charge an overdraft fee. Information on authorizing us to pay ATM and one-time debit card transactions may be found on the back page of your personal checks or in our fee schedule.

Courtes Overdraft Plan - If you are covered by our Courtesy Overdraft Plan and there are sufficient available funds under that plan to cover the amount of an overdraft, we may at our discretion pay the item and charge you the related service fee. Please refer to the “United Overdraft Protection” section for the terms and conditions of this plan.

Posting Order - We may pay items drawn on your account in any order (for purposes of this section, please see definition for items posted above). To assist you in handling your account, we will provide you with the following information regarding how we process those items. Our policy is to generally post checks, recurring and one-time debit card transactions, automated clearing house (“ACH”) transactions, automated teller machine (“ATM”) transactions, “bill pay” transactions, and other items to your account at the end of each business day following the posting of deposits that were received on the same business day. The order in which we post will depend on several factors including the processing of items based on their inclusion within various categories and the established payment rules applicable to each of these categories. We reserve the right to choose the order in which the items are posted and the right to change any of the factors at any time without notice.

The categories in the posting order above are defined by us. This means we have the right to group items together within a category and to determine what items will be included in each category.

• The order in which items are posted in each category shall be defined by us.

• The order in which items are posted in one category before we post any items contained in another category.

• The order in which items post in a single category may vary. For example, the posting of some categories of items may be determined by dollar amount (such as low to high) and a different order determined by us for another.

Some items that are received or transacted after the cut-off of our normal banking day may post to your account on the day they are received or transacted. Not all items will affect your balance. Debit card transfers between accounts with United, online bill pay transactions, telephone banking transactions or transactions through any of our ATMs. This process can result in your account becoming overdrawn and related fees charged. The order in which we post items may affect what items appear on your statement. The number of items and type of items paid or returned and the related service fees assessed could be affected by the order that we choose to post items. For example, the order in which we may pay result in an item that you feel is less important to have returned and related fees being higher than if we posted the items in a different order.

United Overdraft Protection - It is the policy of United to comply with all applicable laws and regulations and to conduct business in accordance with applicable standards of fair dealing and sound business practice. United is not obligated to pay any item presented for payment if your account does not contain sufficient collected (Available Account Balance) funds. Any discretionary courtesy payment by United of any NSF check or checks (or other items such as in-person or drive-up items) we receive in connection with recurring or one-time debit card transactions, automated clearing house (“ACH”) transactions, “bill pay” transactions, and other items to your account at the end of each business day following the posting of deposits that were received on the same business day. United is not obligated to pay any item presented for payment if your account does not contain sufficient collected (Available Account Balance) funds. Any discretionary courtesy payment by United of any NSF check or checks (or other items such as in-person or drive-up items) we receive in connection with recurring or one-time debit card transactions, automated clearing house (“ACH”) transactions, “bill pay” transactions, and other items to your account at the end of each business day following the posting of deposits that were received on the same business day. If United does not contemplate paying any item, United reserves the right to authorize the payment of ATM and one-time debit card transactions at our discretion, you must affirmatively authorize us to do so. Information on authorizing us to pay ATM and one-time debit card transactions that result in overdrafts is provided separately.

If you maintain a Consumer Account primarily used for personal and household purposes, and thereafter you maintain your account in good standing, which includes at least:
• Making regular deposits consistent with your past practices;
• Not being in default on any loan obligations to United; and
• Not subject to any legal or administrative order or levy. Then United will consider, as a courtesy and not as a right or obligation, approving your request.

This courtesy will generally be limited to the amount of your overdraft protection (as reduced by any overdraft fees) that is disclosed to you when you become a United Overdraft Protection customer. In the future, your limit may be increased or decreased based on our internal criteria. You may opt out of this service at any time.

If you wish to opt out of this service at this time or anytime in the future please notify us in writing at: Customer Service Center, DDP Operations, P.O. Box 3850, Greenville, SC 29604 or call our Customer Service Center. If you wish to opt out of this service, your opt out will only become effective once we receive your written notification and have had a reasonable time period to remove this service from your account.

Any and all overdrafts (including without limitation nonsufficient fund/overdraft fees, will be included in this limit. Please see your “Fee Schedule” for additional details regarding the type and amount of fees associated with overdrafts and this Program.

The privileges associated with your United Overdraft Protection will be suspended or revoked if your account (including repayment of overdraft fees) is not returned to a positive balance within 30 calendar days or less. However, we can demand payment at any time we feel it is necessary. If your United Overdraft Protection privileges have been suspended or revoked because you failed to return your account to a positive balance, we reserve the right to reinstate your United Overdraft Protection privileges at any time without notice after you have returned your account to a positive balance. Items that are not necessary for financial purposes will be returned to you. The order in which item are paid can be affected by a number of factors, including how quickly the parties with whom you transacted the items present them to us or their banks for payment. This may affect the number of overdraft items that will be paid by United. United may commute overdrafts in certain circumstances.

Generally, United will limit this courtesy to only one account per household.

Again, approval of reasonable overdrafts through United Overdraft Protection on consumer accounts in good standing (as described above) is only a courtesy, and not a right. It is up to United’s sole and absolute discretion to cease this service at any time without prior written notice, reason or cause. United Overdraft Protection is a non-contractual service provided by United Bank, which may be withdrawn at any time by the Bank. Certain restrictions may apply.

RESOLUTION OF DISPUTES BETWEEN YOU AND UNITED
I. Resolution of Disputes Through Binding Arbitration

PLEASE READ THIS CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS

References to “United,” “you,” and “us” include our respective subsidiaries, corporate parents, affiliates, agents, employees, predecessors in interest, successors, and assigns, as well as all authorized or unauthorized users of your United demand deposit accounts (or) United-branded debit or automated teller card machine card(s) under this or any other agreements between us.

Most customer concerns can be resolved to your satisfaction by calling our Customer Service Center at 1.800.327.9862. In the unlikely event that United can’t resolve your concern or if you are dissatisfied with United’s handling of your concern or if United has been unable to resolve any dispute it has with you after attempting to do so informally, we each agree to resolve those disputes through binding arbitration or small claims court instead of in a court of general jurisdiction.

Arbitration is more informal than a lawsuit in court. Instead of a judge or jury, arbitration uses a neutral arbitrator. Arbitration also permits more limited discovery than in court, and is subject to very limited review by courts. However, arbitrators can award the same damages and relief that a court can award.

ANY ARBITRATION UNDER THIS AGREEMENT WILL TAKE PLACE ON AN INDIVIDUAL BASIS. CLASS ARBITRATIONS AND CLASS ACTIONS ARE NOT PERMITTED.

For purposes of this arbitration agreement, “claims” does not exceed $75,000. United will pay all costs of the arbitration. In addition, in arbitration you are entitled to recover attorney’s fees from United to at least the same extent as you would in court. Under certain circumstances, as explained below, United will pay you more than the amount you would be awarded in court (if applicable) up to twice his or her reasonable attorney’s fees if the arbitrator awards you an amount that is greater than what United has offered you to settle the dispute.

II. Arbitration Agreement

(1) United and you agree all disputes and claims between us. This agreement to arbitrate is intended to be broadly interpreted. This agreement to arbitrate includes (but is not limited to):
• claims arising out of or relating in any way to any aspect of the operation, management, or maintenance of the account, including but not limited to contract, tort, statute, fraud, misrepresentation, or any other legal theory;
• claims that arose before this or any prior Agreement between us came into existence, including any claims relating to advertising; and
• other claims arising out of or relating to the termination of this Agreement or any other agreement between us.

Regardless of the foregoing, United or you may bring an individual action in small claims court. This arbitration agreement does not preclude you from bringing issues to the attention of federal or state agencies. Such agencies can, if the law permits, seek relief on your behalf.
YOU AGREE THAT, BY ENTERING INTO THIS AGREEMENT, YOU AND UNITED ARE EACH WAIVING THE RIGHT TO A TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION.

This Agreement pertains to a transaction in interstate commerce, and thus the Federal Arbitration Act (9 U.S.C. § 1 et seq.) applies to the interpretation and enforcement of this agreement to arbitrate, notwithstanding any choice of law provision in this Agreement or any prior or other agreement between us. This agreement to arbitrate shall survive the termination of this Agreement or of any subsequent agreement between us.

(2) Before you may seek arbitration you must first send to United, by certified mail, a written Notice of Dispute ("Notice"). The Notice to United should be addressed to: Vice President of Compliance, United Bankshares, Inc., 1200 Grosvenor Avenue, Dunbar, West Virginia 26441 ("Notice Address"). The Notice must (a) describe the nature and basis of the claim or dispute; and (b) set forth the specific relief sought ("Demand"). If United and you do not resolve the claim or dispute within 30 days after the Notice is received, you or United may commence an arbitration proceeding.

Before United may seek arbitration of any claim or dispute it has against you, United shall be required to send to you, by certified mail to your official address on file in United’s records, a written Notice of Dispute. The Notice of Dispute shall (a) describe the nature and basis of the claim or dispute between us; and (b) set forth the specific relief sought by United. If you and United do not resolve the claim or dispute within 30 days after you receive the Notice of Dispute, you or United may commence an arbitration proceeding.

During the arbitration, the amount of any settlement offer made by United to you shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you are entitled.

(3) After United receives notice at the Notice Address that you have commenced arbitration, it will promptly reimburse you for your payment of the arbitration filing fee, unless your claim is for more than $75,000. The filing fee is currently $125 for claims under $10,000 but is subject to change by the arbitration provider. If you are unable to pay this fee, United will pay it directly upon receiving a written request at the Notice Address.

The arbitration will be governed by the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (collectively "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. The AAA Rules are available online at www.adr.org, by calling the AAA at 1.800.778.7879, or by writing to the Notice Address.

If you are unable or unwilling to serve as the provider or administrator of arbitration, United may substitute another national arbitration organization with similar procedures.

The arbitrator is bound by the terms of this Agreement. All issues are for the arbitrator to decide, except issues relating to the scope and enforceability of the arbitration agreement that are for the court to decide.

Unless United and you agree otherwise, any arbitration hearings will take place in the county of your billing address. If your claim is for $10,000 or less, we agree that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds $10,000, the right to a hearing will be determined by the AAA Rules.

Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. The arbitrator’s decision, including any award, will be binding on the parties, and judgment upon any award may be entered in any court of competent jurisdiction.

Except as otherwise provided for herein, United will pay all AAA filing, administration, and arbitrator fees for any arbitration initiated in accordance with the Notice requirements above. If, however, the arbitrator finds that either the substance of your claim or the relief sought in the Demand is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the payment of all such fees will be governed by the AAA Rules. In such case, you agree to reimburse United for all monies previously disbursed by it that are otherwise your obligation to pay under the AAA Rules. In addition, if you initiate an arbitration in which you seek more than $75,000 in damages, the payment of these fees will be governed by the AAA Rules.

(4) If, after finding in your favor in any respect on the merits of your claim, the arbitrator issues you an award that is greater than the value of United’s last written settlement offer made before an arbitrator was selected, then United will:

• pay you the amount of the award or $10,000 ("the alternative payment"), whichever is greater; and
• pay your attorney, if any, twice the amount of attorneys’ fees, and reimburse any expenses (including, if applicable, any expert witness fees and costs) that your attorney reasonably accrues for investigating, preparing, and pursuing your claim in arbitration ("the attorney premium").

If United did not make a written offer to settle the dispute before an arbitrator was selected, you and your attorney will be entitled to receive the alternative payment and the attorney premium, respectively, if the arbitrator awards you any relief on the merits. The arbitrator may make rulings and resolve disputes as to the payment and reimbursement of fees, expenses, and the alternative payment and the attorney premium at any time during the proceeding and upon request from either party made within 14 days of the arbitrator’s ruling on the merits.

(5) The right to attorneys’ fees and expenses discussed in Paragraph (4) supplements any right to attorneys’ fees and expenses you may have under applicable law. Thus, if you would be entitled to a larger amount under the applicable law, this provision does not preclude the arbitrator from awarding you that amount. However, you may not recover duplicative awards of attorneys’ fees or costs.

Although some laws United may have a right to an award of attorneys’ fees and expenses if it prevails in an arbitration, United agrees that it will not seek such an award.

(6) The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party’s individual claim. YOU AND UNITED AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. Further, unless both you and United agree otherwise, the arbitrator may not consolidate more than one person’s claims, and may not otherwise preside over any form of a representative or class proceeding. If this specific provision is found to be unenforceable, then the entirety of this arbitration agreement shall be null and void.

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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 from your account and the third party may be your employer, union, hospital, or other organization with which you have an existing relationship. A third party may initiate electronic fund transfers to your account in connection with a sale or lease of goods or services. This includes transfers from direct deposit, a payroll deduction, a transfer from a retirement, savings, or investment account to your checking or savings account, a payment for goods or services, or a transfer from the proceeds of a cashiers check, money orders, or traveler’s checks. These transfers may be made by direct deposit, automated clearinghouse (ACH) transfers, or other electronic means. The person to whom you authorize the transfer may not make any unauthorized transfers to your account.

Types of United Check Card Transactions - You may use your United Check Card at a merchant that does not accept payment in US dollars, settle in a currency other than US dollars, or transfer or to electronically pay a returned check charge 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 receipt). For each transaction, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge 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 receipt). For each transaction, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge 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 receipt). For each transaction, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge 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 receipt).

Electronic check conversion. You may authorize a merchant or other payee to use electronic payment from your checking account information using information from your check to pay for purchases or pay bills. Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

TELEBANC Telephone Transfers - types of transfers - You may access your account by telephone daily at 1.877.334.4646 (toll free) using your personal identification number, a touch tone phone, and your account numbers, to:

• transfer funds between checking and savings
• transfer funds from checking or savings account(s) to pay installment loans or personal lines of credit
• obtain account information

ATM Transfers - types of transfers, dollar limitations, and charges - You may access your account(s) by using your ATM card and personal identification number or United Check Card and personal identification number, to:

• make deposits to your checking and/or savings account(s) (limited to the ATMs that we own or operate)
• get cash withdrawals from your checking and/or savings account(s) (please note that certain fees and charges may apply for ATMs that we do not own or operate)
• may withdraw no more than $500.00 per day or your individual “cashback” limit
• other limitations may apply at ATMs that are not owned or operated by us
• transfer funds between your checking and savings accounts linked to your card
• transfer funds from your checking or savings account(s) linked to your card to pay installment loans or personal lines of credit
• obtain account information
• please refer to our separate fee schedule for additional information about charges

Some of these services may not be available at all terminals.

Inactivity - United reserves the right to freeze or close your ATM and/or United Check Card if you fail to activate any such card within six months of receipt or following six months of inactivity. Once frozen or closed, you will be required to contact us to reactivate or obtain a new card.

Transfer Fees:

• We do not charge for direct deposits to any type of account.
• We may charge a fee for a balance inquiry even if you do not complete a fund transfer.

Debit Card Point-of-Sale Transactions - dollar limitations - Using your United Check Card:

• The lesser of (i) the dollar amount limitation provided to you upon the opening of your account, as such amount may be changed from time to time upon further notification from us, and (ii) your available account balance.

Currency Conversion and International Transfers. When you use your ATM card or United Check Card at a merchant that does not accept payment in US dollars, settle in a currency other than US dollars, the transaction amount will be converted into the corresponding US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us an International Service Assessment on all international transactions, regardless of whether there is a currency conversion. As a result, we charge you an international transaction fee on international transactions where there is no currency conversion. Please refer to your Fee Schedule for additional information regarding the amount of the fee. An international transaction fee is assessed on all international transactions, regardless of whether the country of the merchant is located outside of the United States of America.

Currency Conversion and Cross-Border Transaction Fees. If you effect an ATM transaction with your ATM card or United Check Card in a currency other than US dollars, settle in a currency other than US dollars, or transfer or to electronically pay a returned check charge 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 receipt). For each transaction, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge 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 receipt).

The provisions of your agreement with us relating only to Visa transactions are not applicable to transactions processed on a PIN-Debit Network.* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: NYCE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your United Check Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa’s zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network. 

Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) that is not generally known for having a card program.

Online Banking - Network Fees - types of transfers and charges - You may access your account(s) by computer or mobile device using internet access to www.bankwithunited.com and using your user identification number and your password, to:

• transfer funds between checking and savings
• make payments from checking or savings to loan accounts with us
• make payments from checking to third parties (Bill Payment)
• receive Mobile Deposits
• receive eBanking Alerts
• get information about:

- account balances and transactions history

Transactions through Online Banking and Mobile Banking are subject to the terms and conditions provided in the separate eBanking, Mobile Banking and Bill Payment Disclosure Statement Agreement. Some services may be restricted. You will receive the eBanking, Mobile Banking and Bill Payment Disclosure Statement Agreement for the services at the time you enroll.

• Transfer funds between checking and savings
• Make payments from checking or savings to loan accounts with us
• Make payments from checking to third parties (Bill Payment)
• Receive Mobile Deposits
• Receive eBanking Alerts
• Get information about:

- Account balances and transactions history

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 get a receipt if the amount of the transaction does not exceed $50 per transaction.

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 1.800.327.9862 to find out whether or not the deposit has been made.

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 get a receipt if the amount of the transaction does not exceed $50 per transaction.

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 1.800.327.9862 to find out whether or not the deposit has been made.
• Periodic statements. For account types other than savings accounts, you will receive a monthly account statement from us. Savings account statements will be provided semi-annually; provided, however, that you will receive a monthly savings account statement from us if certain electronic transfers to or from your account take place in any applicable period.

PREAUTHORIZED PAYMENTS

• Right to stop payment and procedure for doing so. If you have told us in advance to make periodic 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. If we do not complete a transfer, when it will be made and how much it will be. (You may choose instead to let the automated teller machine make the transfer, which would differ by more than 20% above the previous payment, or when the amount would fall outside certain limits that you set.)

• Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to let the automated teller machine make the transfer, which would differ by more than 20% above 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 have 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, despite reasonable precautions that we have taken.
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 merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us written permission.

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 check. Telephoning is the best way of keeping your possible loss to a minimum. You could lose all the money in your account (plus your maximum overdraft line of credit), If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission. If you do not tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 2 business 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, you will extend the time periods listed in this section.

• Additional Limit on Liability for United 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 United Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., or to ATM transactions not sent over Visa or Plus 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) Correcting an error made by the Financial Institution in the processing of an electronic fund transfer.

1. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. If you believe a transfer has been made using the information from your statement with our negligence.

ERROR RESOLUTION NOTICE

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 your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 10 business days (5 business days for United Check 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 decide to do this, we will credit your account within 10 business days (5 business days for United Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, provided that you have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established 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.

NOTICE OF ATM/NET DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful:

1. Prepare for your transactions at home (for instance, by filling out the deposit slip before you leave your home). Don’t give anyone information regarding your United Check Card or ATM card or PIN over the telephone. 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.

2. Prevent others from seeing you enter your PIN by using your body to shield it.

3. If you lose your United Check Card or 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.

4. When using an ATM, be aware of your surroundings. Look out 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 using the facility, especially at sunset. If you observe any problem, go to another ATM or night deposit facility.

5. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or night deposit facility.

6. Don’t display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.

7. 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.

8. 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.

UNITED PROCESSING CENTER
500 VIRGINIA STREET EAST
P.O. BOX 393
CHARLESTON, WEST VIRGINIA 25322
Phone: 1.800.327.9862
Excluding Federal Holidays
More detailed information is available on request.

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YOUR ABILITY TO WITHDRAW FUNDS

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

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

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

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before the close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day 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 $200 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 by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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 $5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

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

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 $5,000 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 $5,000 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 $5,000 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 fifteenth business day after the day of your deposit.
Check 21 Introduces Changes to Check Processing

The Check Clearing for the 21st Century Act (Check 21) was enacted by Congress to reduce the time and expense associated with processing and transporting the billions of checks that Americans write each year, and as a means of fighting check fraud.

Financial institutions have the option to create a digital image of the original check, which is then transported through the payment system electronically, along with other information pertaining to the check. The original paper check may be destroyed. When the electronic image is converted back to paper, it is known as a “substitute check.”

- A substitute check must be accepted as proof of purchase or payment by merchants, governments and other payees, just as if it were the original check.
- No individual, business or financial institution may “opt out” of Check 21.

What Does a Substitute Check Look Like?
The images below show the front and back of a sample substitute check. Slightly larger than a normal consumer check, the substitute check contains a reduced version of the original check, other documentation to identify the transaction, and the words, “This is a LEGAL COPY of your check. You can use it in the same way you would the original check.”

Check 21 won’t change the way you write checks, or receive them from others. However, you may notice that checks clear faster - sometimes in a day or even less. This is one element in the government’s plans to reduce check fraud, by identifying fraudulent items more quickly. But faster check clearing also means less “float,” so it is important that you have the funds in your account to cover the checks you write to avoid overdrafts.

Please refer to the accompanying notice on your rights regarding substitute checks, and keep it with your files for future reference. If you have any additional questions, visit your nearest United Bank office or call us at 1.800.327.9862.

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

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under the law.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How to Make a Claim for a Refund
If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us as follows:

Write us at:
United Bank
Deposit Operations
PO Box 393, Charleston, WV 25322-0393

Call us at: 1.800.327.9862.

Send us an email. Log on to www.bankwithunited.com and click “Contact Us.”

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

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

What Changes Can You Expect?
If you receive your canceled checks with your statement, you may receive a combination of original checks and substitute checks. If your checks are not returned to you with your statement, you may receive a substitute check when you:

- Request a copy of a paid check from United Bank
- Receive a check you deposited that is returned unpaid

Not all paper checks will be converted to substitute checks, and United Bank has no immediate plans to create substitute checks. However, we may receive them from other financial institutions.

If you receive your canceled checks with your statement, you may receive a combination of original checks and substitute checks. If your checks are not returned to you with your statement, you may receive a substitute check when you:

- Request a copy of a paid check from United Bank
- Receive a check you deposited that is returned unpaid
TRUTH-IN-SAVINGS DISCLOSURE

UNITED FREE CHECKING ACCOUNT
UNITED REWARDS CHECKING ACCOUNT
Please refer to the separate fee schedule for minimum balance requirements and fees that may apply to these accounts.

PLATINUM CHECKING ACCOUNT
Rate Information - Your interest and annual percentage yield may change.
Frequency of rate change - 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 month. Interest will be credited to your account every month.
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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Please refer to the separate fee schedule for minimum balance requirements and fees that apply to these accounts.

MONEY MARKET INVESTMENT ACCOUNT
SUPER MONEY MARKET ACCOUNT
Rate Information - Your interest and annual percentage yield may change.
Frequency of rate change - 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 month. Interest will be credited to your account every month.
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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Transaction limitation:
Transfers from a Money Market Investment or Super Money Market account to another account or to third parties by preauthorized, automatic, computer, or telephone transfers or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle.
Please refer to the separate fee schedule for minimum balance requirements and fees that apply to these accounts.

PLATINUM SAVINGS ACCOUNT
Rate Information - Your interest and annual percentage yield may change.
Frequency of rate change - 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 month. Interest will be credited to your account every month.
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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Transaction limitation:
Transfers from a Platinum Savings account to another account or to third parties by preauthorized, automatic, computer, or telephone transfers or by check, draft, debit card, or similar order to third parties are limited to six per month.
Please refer to the separate fee schedule for minimum balance requirements and fees that apply to this account.

IRA SAVINGS ACCOUNT
Rate Information - Your interest and annual percentage yield may change.
Frequency of rate change - 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 quarter. Interest will be credited to your account every quarter.
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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

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

Please refer to the separate fee schedule for minimum balance requirements and fees that apply to this account. Also, refer to your IRA plan disclosure for additional features and limitations that may apply.

CHRISTMAS CLUB ACCOUNT
Compounding frequency - Interest will not be compounded.
Crediting frequency - Interest will be credited to your account at maturity.
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 - The amount you must deposit to open this account is based on the plan selected.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitation:
You may make unlimited deposits into your account.
You may make withdrawals of principal from your account before maturity.
Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
You cannot withdraw interest from your account before maturity.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):
- The penalty we may impose is the greater of:
  1. seven days interest, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit;
  2. all interest on the amount withdrawn subject to penalty.

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 tax-deferred savings plan.

Non-automatically renewable time account - This account will not automatically renew at maturity. If you do not renew the account, interest will not accrue after maturity.

Fees:
An early withdrawal fee of $5.00 will be charged.

COMMON FEATURES
See attached Fee Schedule for all Common Fees.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.
We may require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Account Reorganization - Your checking or NOW account (transactional accounts) consists of two subaccounts. One of these accounts is a transactional subaccount, and you will transact business on this subaccount. The other is a nontransaction subaccount. You cannot directly access the nontransaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. We will make these automatic transfers so that your ability to use your funds through your transactional subaccount will not be affected by this reorganization. You will not see any change in the way your account operates, but this reorganization will allow us to be more efficient, and to hold down costs.