



Welcome Guide

IMPORTANT MERGER INFORMATION



Welcome to



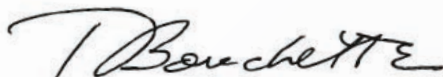
THE CITIZENS BANK

It is our pleasure to begin serving you and your banking needs. We value you as a customer, and your ongoing relationship with us is of the utmost importance. This Welcome Guide has been created to let you know about important changes resulting from the merger of Sandhills Bank and The Citizens Bank. We will complete the financial close on July 1st, so you will begin seeing steps towards full integration to The Citizens Bank with the systems conversion on the weekend of July 22nd finalizing the process. All resulting changes will become effective on July 25th. Please review the enclosed information carefully and save this Guide as a reference.

We have tried to anticipate and answer any questions you may have regarding your account(s). If you have any questions or concerns that are not addressed in this Guide, please contact your banker or stop in and visit us at any of our branch locations.

Thank you for allowing us the opportunity to earn your business. At TCB, we understand that it is a privilege to have you as a customer and pledge to never take your business for granted.

Sincerely,



Thomas Bouchette
President



The Citizens Bank operates with the same principles of service and commitment to our customers that were established in 1943. We take time to give each customer the personal attention they need. And while it may seem old-fashioned in today's fast paced business world, at The Citizens Bank, we feel it is important to let our customers know they are important to us. That's just our style.

An old-fashioned style of service coupled with modern day financial products; that's who we are. When you bank with us, you get the best of both worlds. Come by and see us today. Whatever your financial needs, we will be ready to serve you.

OFFICE LOCATIONS

In addition to the current Sandhills Bank locations, we have branches to serve you in the cities below.

Camden

2220 West DeKalb Street, Camden, SC 29020

Florence

702 Pamplico Highway, Florence, SC 29505

Florence

1600 West Palmetto Street, Florence, SC 29501

Georgetown

1510 Exchange Street, Georgetown, SC 29440

Hartsville

206 South Fifth Street, Hartsville, SC 29550

Johnsonville

127 South Georgetown Highway, Johnsonville, SC 29555

Kingstree

5 North Williamsburg County Highway, Kingstree, SC 29556

Lake City

209 East Main Street, Lake City, SC 29560

Lexington Loan Production Office

201-C West Main Street, Lexington, SC 29072

Lynchburg*

11 Willow Grove Road, Lynchburg, SC 29080

McBee

7 North Seventh Street, McBee, SC 29101

Murrells Inlet

3796 Highway 17 Bypass, Murrells Inlet, SC 29576

Myrtle Beach - Carolina Forest

273 Carolina Forest Boulevard, Myrtle Beach, SC 29579

Olanta - Main Office

124 East Main Street, Olanta, SC 29114

Pamplico

705 South Walnut Street, Pamplico, SC 29583

Pawleys Island

11022 Ocean Highway, Pawleys Island, SC 29585

St. George

5730 West Memorial Boulevard, St. George, SC 29477

Scranton*

1812 Highway 52, Scranton, SC 29591

Sumter

1225 Alice Drive, Sumter, SC 29151


Timmonsville

4700 West Palmetto Street,
Timmonsville, SC 29161

Turbeville

1718 Main Street, Turbeville, SC 29162


Lobby and Drive Thru hours are from 8:30 a.m. to 5:00 p.m., Monday through Thursday, and 8:30 a.m. to 5:30 p.m. on Friday.

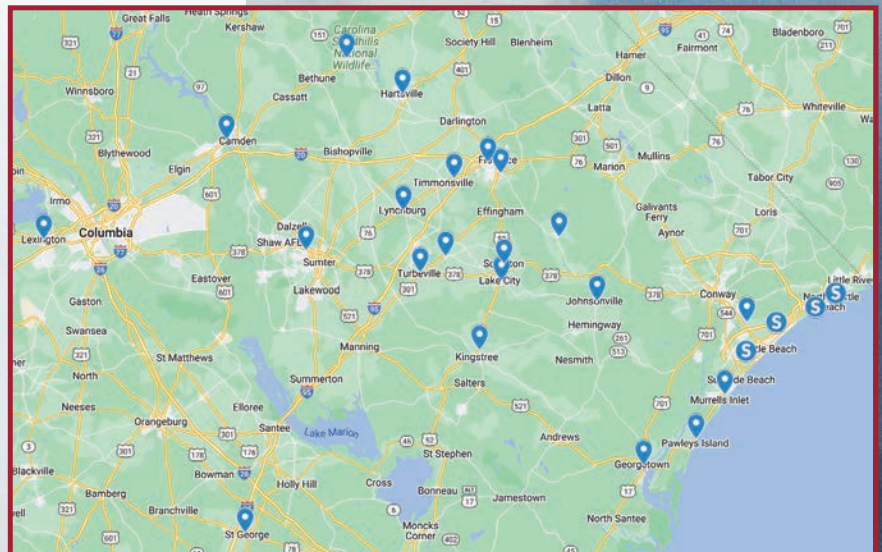
 TCB ATM located at this branch.

*DRIVE THRU ONLY – Monday - Friday 8:30-5:00
Closed from 1:00 - 2:30 PM daily.

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 Current Sandhills Bank Location





Important Dates

Monday July 11th	Monday July 18th	Tuesday July 19th	Thursday July 21st	Friday July 22nd	Saturday/Sunday July 23rd-24th	Monday July 25th
<ul style="list-style-type: none"> • Sandhills Bank customers will begin receiving their TCB debit cards (cards cannot be activated or used until Monday, July 25th) 	<ul style="list-style-type: none"> • Sandhills Bank customers should download all necessary statements for retention purposes • Mobile Remote Deposit will be disabled at 4:00 p.m. 	<ul style="list-style-type: none"> • Tuesday, July 19th - through Thursday, July 21st - Sandhills Bank ATMs will periodically be out of service as they are converted to the TCB Platform 	<ul style="list-style-type: none"> • Bill Pay will no longer be accessible after 4:00 p.m. 	<ul style="list-style-type: none"> • Sandhills Bank customers who utilize Intuit products (Quicken, Mint and Quickbooks) should download/sync all activity through July 22nd as this data will no longer be available. History will begin to build on TCB online banking platform beginning July 25th forward • Sandhills Bank will generate a paper statement for ALL deposit accounts, and these will be mailed to customers via normal mailing services • Sandhills Bank Online Banking will go offline at 3:00 p.m.; Mobile Platforms will go offline at 5:00 p.m. Telephone banking will go offline at 5:00 p.m. • Commercial Remote Deposit customers should submit any final deposits prior to being converted to the TCB Remote Deposit Anywhere system • All current Sandhills Bank locations will close at 4:00 p.m. Conversion activities will begin at 5:00 p.m. and continue through the weekend 	<ul style="list-style-type: none"> • Please continue to use your Sandhills Bank Debit Card • Balance inquiries will not be available at any ATM over the weekend 	<ul style="list-style-type: none"> • Your accounts are now The Citizens Bank accounts! • Begin to login to the TCB Online Banking Platform • Activate and begin using new debit cards • Update ACH Direct Deposit/Draft information with TCB routing number (053207339) for any recurring payments, etc. • Reestablish connection to Intuit through the TCB Online Banking platform. Refer to the merger page on www.tcbsc.bank for instructions

FDIC Insurance Coverage

When two or more insured banks merge, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

ACCOUNT CONVERSIONS

CHECKING ACCOUNTS

Over the weekend beginning July 22, 2022, your Sandhills Bank checking account(s) will be transferred to The Citizens Bank (TCB). Your current checking account(s) will convert to an account at TCB that has comparable features and benefits. Please review the table below which shows your Sandhills Bank account name followed by the corresponding TCB account name. Please refer to the deposit account charts on pages 10 and 12 for more detailed information about terms and conditions and contact your local branch with any additional questions.

PERSONAL CHECKING ACCOUNTS

SANDHILLS BANK ACCOUNT NAME -----> THE CITIZENS BANK ACCOUNT NAME

Free Checking ----->	TCB Free Checking
Student Checking ----->	TCB Free Checking
Silver Select Interest Checking ----->	TCB Advantage Checking
Select Interest Checking ----->	TCB Interest Checking

BUSINESS CHECKING ACCOUNTS

SANDHILLS BANK ACCOUNT NAME -----> THE CITIZENS BANK ACCOUNT NAME

Free Small Business Checking ----->	Small Business Checking
Commercial Analysis Checking ----->	Business Analysis Checking
Select Business Interest Checking ----->	Commercial Interest Checking
Non-Profit Checking ----->	Non-Profit Checking
Premier Business Checking ----->	Premier Business Checking
IOLTA ----->	IOLTA



SAVINGS AND MONEY MARKET ACCOUNTS

Over the weekend beginning July 22, 2022, your Sandhills Bank Savings and Money Market account(s) will be transferred to The Citizens Bank (TCB). Your Savings and Money Market account(s) will convert to an account at TCB that has comparable features and benefits. Please review the table below which shows your Sandhills Bank account name followed by the corresponding TCB account name. Please refer to the deposit account charts on pages 11 and 13 for more detailed information about terms and conditions and contact your local branch with any additional questions.

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

SANDHILLS BANK ACCOUNT NAME -----> THE CITIZENS BANK ACCOUNT NAME

Personal Savings ----->	Regular Savings
Youth Savers ----->	Young Citizens Savings
Elite Money Market Coastal ----->	Premium Money Market
Reserve Money Market ----->	Premium Money Market

BUSINESS SAVINGS AND MONEY MARKET ACCOUNTS

SANDHILLS BANK ACCOUNT NAME -----> THE CITIZENS BANK ACCOUNT NAME

Business Savings ----->	Business Savings
Elite Business Money Market ----->	Business Money Market

CDs and IRAs

Over the weekend beginning July 22, 2022, your Sandhills Bank CD and IRA account(s) will be transferred to The Citizens Bank (TCB). Your account will continue with the same rate and terms, including any early withdrawal penalties, through maturity. Interest will be calculated and credited in the same manner and on the same schedule. However, once they renew, interest will be calculated using the simple interest method. You will receive a maturity notice prior to CD maturity and will have ten calendar days after maturity to make any changes or withdraw funds from your CD. Please contact your local branch with any additional questions.

ACCOUNT INFORMATION

PERSONAL DEPOSIT ACCOUNTS

Your existing Sandhills Bank account(s) will convert to your new The Citizens Bank account(s) on Monday, July 25th. Please see the information below that describes your new account(s).

● CHECKING ACCOUNTS

All personal checking accounts offered by The Citizens Bank offer the following services:

- Free Online Banking with Bill Pay*
- Free Bank-By-Phone Banking*
- Free Notary Service*
- Visa Debit Cards
- Automatic Drafts
- Direct Deposits
- Bounce Protection
- Remote Deposit Anywhere, also known as Mobile Deposit (Available upon approval)
- Mobile Banking
- Text Banking and Text Alerts
- Pay-a-Person—electronic payments
- Bank-to-Bank Transfers (Available upon approval)
- Overdraft protection (Available upon credit approval)

*Third party fees may apply

TCB SECURE

An account offering unrivaled security and monitoring services:

- Minimum to Open: \$50
- Minimum Balance Requirement: \$0
- Monthly Service Charge: \$6
- 3-in-1 Credit File Monitoring*
- 3-in-1 Credit Report quarterly*
- Credit Score*
- Total Identity Monitoring*
- \$10,000 Fraud Expense Coverage*
- FULL ID Theft Resolution Services*
- Cellular Phone Protection*
- \$10,000 Accidental Death & Dismemberment Insurance**
- \$100,000 Common Carrier Insurance**

The monthly fee is waived for active military, law enforcement, EMT and fire and rescue personnel.

*On or after Monday, July 25th, you will need to enroll to receive these services. Go to www.eClubOnline.net, and use the access code being sent to you in a separate mailing. The access code can also be obtained by contacting your local branch.

**Non-deposit investment products, insurance, and securities are NOT deposits or obligations of, insured or guaranteed by The Citizens Bank or affiliate, are NOT insured by the FDIC or any agency of the United States.

TCB FREE

- Minimum deposit to open: \$50
- No minimum balance requirement
- No monthly service charge

TCB ADVANTAGE

For those age 50 and over who want a low-cost, interest-bearing account:

- Minimum deposit to open: \$50
- No minimum balance requirement
- No monthly service charge
- Minimum daily balance to earn interest: \$500
- Interest paid on daily collected balance
(Please see a customer service representative for current rate information.)
- One free order of wallet style checks each year
(Bank selected)

TCB INTEREST

The advantages of an interest-bearing account with a low minimum balance requirement:

- Minimum deposit to open: \$100
- Minimum daily balance requirement: \$500
- Monthly service charge: \$5 plus 35¢ for each check or debit if account falls below the minimum requirement
- Minimum daily balance to earn interest: \$500
- Interest paid on daily collected balance
(Please see a customer service representative for current rate information.)

TCB SELECT

Designed for those looking for a high-quality, interest-bearing account offering a host of extras:

- Minimum deposit to open: \$100
- Monthly service charge waived if you have the required balance in any one of the following accounts:
 - \$2,500 minimum daily balance in a checking account
 - \$10,000 minimum daily balance in a savings account
 - \$10,000 minimum daily balance in a certificate of deposit
 - \$10,000 minimum daily balance advanced on a line of credit
- Monthly service charge: \$18 if at least one of the minimum balance requirements listed above is not met
- Interest paid on daily collected balance based on the following tiers:
(Please see a customer service representative for current rate information.):
 - \$0 - \$9,999.99
 - \$10,000 and over
- Free TCB Logo checks
- Free small-size safe deposit box or equal credit for one year
- Free cashier's checks

● SAVINGS AND MONEY MARKET ACCOUNTS

ACCOUNT INFORMATION, CONT.

REGULAR SAVINGS

A safe, convenient place to earn interest on funds while maintaining liquidity:

- Minimum deposit to open: \$100
- Minimum daily balance requirement: \$100
- Quarterly service charge: \$6 per quarter if balance falls below minimum requirement
- Excess debit fee: \$1 for each withdrawal in excess of six per quarter
- Minimum daily balance to earn interest: \$100
- Interest paid quarterly on daily collected balance
(Please see a customer service representative for current rate information.)

YOUNG CITIZENS SAVINGS

An account designed to encourage young customers age 17 and under to save for the future:

- Minimum deposit to open: \$50
- No minimum balance requirement
- No monthly service charge
- Excess debit fee: \$1 for each withdrawal in excess of six per quarter
- Minimum daily balance to earn interest: \$50
- Interest paid quarterly on daily collected balance
(Please see a customer service representative for current rate information.)

CHRISTMAS/VACATION SAVINGS

A traditional Christmas Club account combined with a savings account that offers more flexibility during two favorite times of the year:

- Minimum deposit to open: \$5
- No minimum balance requirement
- No monthly service charge
- Excess debit fee: \$10 for each withdrawal after one per quarter
- Minimum daily balance to earn interest: \$5
- Interest paid quarterly on daily collected balance
(Please see a customer service representative for current rate information.)

PREMIUM MONEY MARKET

For those who want their money to earn higher interest than in a basic savings account while maintaining the accessibility of funds through a checking account:

- Minimum deposit to open: \$1,000
- Monthly service charge fee: \$5 if balance falls below minimum requirement
- Excess debit fee: \$5 for each debit transaction in excess of six during a statement cycle
- Interest paid on daily collected balance based on the following tiers:
(Please see a customer service representative for current rate information.):
 - \$0 - \$2,499.99
 - \$2,500 - \$9,999.99
 - \$10,000 - \$24,999.99
 - \$25,000 - \$249,999.99
 - \$250,000 and over

BUSINESS DEPOSIT ACCOUNTS

Your existing Sandhills Bank business account(s) will be converted to your new The Citizens Bank account(s) on Monday, July 25th. Please see the information below that describes your new account(s).

● CHECKING ACCOUNTS

NON PROFIT

For public or non-profit businesses or organizations who want to earn interest while minimizing service charges:

- Minimum deposit to open: \$100
- No minimum daily balance requirement
- No monthly service charge
- Minimum daily balance to earn interest: \$500 or greater
- Interest paid on daily collected balance
(Please see a customer service representative for current rate information.)

SMALL BUSINESS

For low transaction volume businesses who need a lower minimum monthly balance requirement:

- Minimum deposit to open: \$100
- Minimum daily balance requirement: \$500
- Monthly service charge fee: \$7.50 if balance falls below minimum requirement
- 100 debit transactions free then \$.35 per debit
- A fee of \$.10 per deposited item in excess of 100 per month if minimum daily balance falls below \$10,000

BUSINESS ANALYSIS

For larger transaction volume businesses that want to earn credits to offset applicable service charges:

- Minimum deposit to open: \$100
- Monthly service charge fee: \$8 flat fee plus the following fees:
 - Per item paid: \$.15
 - Per deposit: \$.25
 - Per item in deposit (local): \$.06
 - Per item in deposit (foreign): \$.07
 - \$5 daily overdraft fee after 3rd consecutive day overdrawn

COMMERCIAL INTEREST

Designed for businesses looking to earn interest paid daily on their collected balance:

- Minimum deposit to open: \$1,000
- Minimum daily balance requirement: \$1,000
- Monthly service charge: \$7.50 if balance falls below minimum requirement plus \$.35 per debit transaction
- A fee of \$.10 per deposited item in excess of 100 per month
- \$5 daily overdraft fee after 3rd consecutive day overdrawn

ACCOUNT INFORMATION, CONT.

- Minimum daily balance to earn interest: \$2,000
- Interest paid on daily collected balance
(Please see a customer service representative for current rate information.)

PREMIER BUSINESS

Designed for medium transaction volume businesses:

- Minimum deposit to open: \$2,500
- Minimum daily balance requirement: \$2,500
- Monthly service charge fee: \$10.00 if balance falls below minimum requirement
- 500 free items (debits, credits, deposited items) then \$.35 per item

IOLTA

This Interest on Lawyer Trust Accounts product is designed for attorney trust accounts:

- Minimum deposit to open: \$100
- No minimum daily balance requirement
- No monthly service charge fee
- Minimum daily balance to earn interest: \$2,000; interest is transferred to the SC Bar Association
- Interest paid on daily collected balance

● SAVINGS AND MONEY MARKET ACCOUNTS

BUSINESS SAVINGS

For businesses to save for the future and earn competitive rates:

- Minimum deposit to open: \$150.00
- \$150.00 minimum daily balance requirement
- Monthly service charge: \$6.00 if balance falls below minimum daily requirement
- Excess debit fee: \$4.00 per each withdrawal after 1 per month
- Minimum daily balance to earn interest: \$150
- Interest paid quarterly on daily collected balance

BUSINESS MONEY MARKET

For those businesses that want to enjoy premium interest rates on tiered deposit balances:

- Minimum deposit to open: \$1,000
- Monthly service charge: \$12.00 if balance falls below
- Excess debit fee: \$10 for each debit transaction in excess of six during a statement cycle
- Interest paid on daily collected balance based on the following tiers: (Please see a customer service representative for current rate information.):
- \$1,000 - \$9,999.99
- \$10,000 - \$24,999.99
- \$25,000 - \$99,999.99
- \$100,000 and over

LOAN INFORMATION

THERE WILL BE NO CHANGES TO:

- Loan Terms, including Consumer and Commercial Loans, Overdraft Protection and Home Equity Lines of Credit
- Payment Due Dates (except for Overdraft Protection—see below)
- Automatic Payments

HOME EQUITY LINES OF CREDIT

- You may continue to use your existing checks.
- Billing will continue to occur at the end of the month.

OVERDRAFT PROTECTION

- Overdraft Protection lines of credit will remain in place.
- Billing will occur on the 25th of the month.
- Payments will be due on the 25th day after the billing date.

LOAN COUPONS

You may continue to use your existing coupons.

LOAN PAYMENTS

Mailing Address – There is a new address for mailed loan payments. Effective July 25th, loan payments should be mailed to: **The Citizens Bank
PO Box 446
Turbeville, SC 29162**

CREDIT CARDS

You may continue to use your existing credit card(s).

TAX REPORTING

You will receive a consolidated 2022 tax statement from The Citizens Bank.

MORTGAGE LOANS

Whether you are buying or refinancing, let our friendly and knowledgeable staff of mortgage professionals assist you in choosing the right loan to suit your individual needs.

Available Mortgage Loans

- Conventional loans
- Second/Vacation home loans
- Veterans Affairs loans
- Jumbo loans
- In-House mortgage loans
- Fixed-rate and adjustable-rate mortgages
- Investment Property

ACCOUNT INFORMATION

ELECTRONIC BANKING INFORMATION

ATMS

You will have access to additional TCB ATMs at the locations included at the front of this booklet beginning July 25th.

DEBIT CARDS

You will be issued a TCB Visa debit card, which will be mailed the week of July 11th. PINs will be mailed separately along with instructions for activation. You may activate your new card on or after Monday, July 25th, through TCB Online Banking, Bank-By-Phone Banking (843-657-1111 or 1-888-960-2265) or a PIN-based transaction. TCB debit cards will work on the Star, Cirrus and Visa networks. **Please continue to use your existing Sandhills Bank debit or ATM cards through Sunday, July 24th, after which they will no longer work.**

The Citizens Bank offers Visa Purchase Alerts that provide real-time updates on your card activity. This service is free, and you can enroll at [Visa.com/PurchaseAlerts](http://www.visa.com/PurchaseAlerts).

For added protection, the bank also conducts fraud monitoring. If we suspect a fraudulent transaction, we will email you, then text you and call you. You will need to respond in order to continue to have card access.

ROUND UP SAVINGS

Sandhills Bank's Round Up Savings program will end Friday, July 22nd.

ONLINE BANKING AVAILABILITY

Effective Friday, July 22nd, at 3:00 p.m., Sandhills Bank's Online Banking will no longer be available. On Monday morning, July 25th, you will begin using The Citizens Bank Online Banking, accessible at www.tcbcs.bank.

ONLINE BANKING

- **Login Credentials** – You will continue to use your existing username and your password will be the last four digits of your Social Security Number (SSN) or Tax Identification Number (TIN).
- **History** – Some transaction history will be available on Monday, July 25th. Additional history will be available as it builds on the new system.
- **Bill Pay** – Effective Thursday, July 21st, at 4:00 p.m., Sandhills Bank's Bill Pay will no longer be available.
 - All scheduled payments (single and recurring) that you currently have set up will be processed as scheduled.
 - All payees will convert to the new system, which you will be able to access on or after Monday, July 25th.

- All recurring and pending transfers will convert to the new system.
- All eBills will convert to the new system.
- Other Payments – You will continue to be able to make person-to-person and bank-to-bank payments/transfers.

• Mobile Banking and Remote Deposit Anywhere (Mobile Deposit)

- You will need to download The Citizens Bank's mobile banking app, TCB 2GO, to your mobile device on or after Monday, July 25th.
- If you currently use mobile deposit, you may continue to do so using the TCB 2GO app. Please either check the box "For Mobile Deposit" if available or write out "For Mobile Deposit" above your signature.
- If you are not using mobile deposit and would like to register for TCB Remote Deposit Anywhere, login to TCB 2GO, click the RDA (Remote Deposit Anywhere) tab and enter the requested information. Your account will be reviewed for eligibility and you will be notified of approval within 1-2 business days.

- **eStatements** – If you are currently enrolled for eStatements, you will continue to receive these documents. No historical statements will be available on the system, so we encourage you to save or print any historical statements that you may need.

- **Financial Software** – The Citizens Bank supports both Quicken and QuickBooks. Conversion instructions will be posted on our website, www.tcbcs.bank.

- **Support** – If you have any questions about Online Banking, please contact your local branch.

CASH MANAGEMENT SERVICES FEES

In addition to the Online Banking information above, the following information applies to Cash Management customers:

- **Login Credentials** – You will continue to use your existing username and your password will be the last four digits of your Tax Identification Number (TIN).
- **Single Sign-on** – If you are currently a Cash Management customer and use a single sign-on to access your account information, you may continue to do so.
- **User Limits and Permissions** – Current limits and permissions will be converted to the new system.
- **ACH/Wire Templates** – All templates will be converted to the new system.
- **Financial Software** – The Citizens Bank Cash Management supports QuickBooks, Quicken and Mint. Conversion instructions will be posted on our website, www.tcbcs.bank.

ACCOUNT INFORMATION

- **Support** – Please call 843-657-2001 if you have any questions about Cash Management services.

MERCHANT SERVICES

Following conversion, customers will continue to use BancCard of America with Roman Elliot handling the Merchant Services Accounts.

TELEPHONE BANKING

Bank-By-Phone Banking will be available Monday, July 25th. Simply call 843-657-1111 or 1-888-960-2265 to access your account information 24/7. The first time you call, you will create a PIN. To do that, you will need to provide both your account number and Social Security Number.

WIRE TRANSFERS

Beginning Monday, July 25th, please provide the following information to the senders of any incoming wires:

Domestic:

Receiving Bank: The Citizens Bank
 Receiving Bank Address: 1356 Gamble Street
 Turbeville, SC 29162

For Further Credit

Beneficiary Name: *Your name (as is on account)*
 Beneficiary Address: *Your address (as is on account)*
 Beneficiary Account #: *Your account number*

International Wire

Intermediary Bank: South State Bank
 Receiving Bank SWIFT #: CSBKUS33
 Receiving ABA Routing #: 063116737
 Further Credit Beneficiary Bank: The Citizens Bank
 Further Credit Account#: 20133252

For Further Credit

Beneficiary Name: *Your name (as is on account)*
 Beneficiary Address: *Your address (as is on account)*
 Beneficiary Account #: *Your account number*

SAFE DEPOSIT BOXES

If you have a safe deposit box, your current rent will continue until your next billing. At that time, your rent will be based on the following:

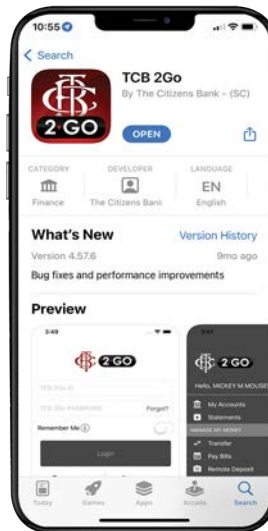
BOX SIZE	FEE
3 x 5.....	\$30.00
5 x 5.....	\$40.00
3 x 10.....	\$45.00
5 x 10.....	\$55.00
6 x 10.....	\$60.00
10 x10.....	\$90.00

Effective Monday, July 25th, the following fees will apply:

Box Drilling Bank cost; up to \$250
 Surrender Fee with 1 Key \$30.00



The Citizens Bank gives our customers the convenience of online and mobile banking when YOU want it. Available 24/7, online and mobile customers can access their account(s) to view transactions, pay bills, make transfers to other TCB accounts, and more.



For added convenience, install the **TCB 2Go APP** for your iPhone or Android device. Simply search for 'TCB 2Go' from your iPhone App Store or from Google Play on your Android device and then install.

To use, get the **TCB 2Go APP** on your mobile device, and login to your account using your new NetTeller Internet Banking ID and password.



The app is free; however, your mobile carrier may charge access fees depending on your individual plan. Web access is needed to use the app. Message and data rates may apply. Check with your carrier for details.

PERSONAL CHECKING

Checking	TCB Free	TCB Interest	TCB Advantage	TCB Select	TCB Secure
Ownership	All individuals	All individuals	Individuals 50 years of age and over	All individuals	All individuals
Minimum Opening Deposit	\$50.00	\$500.00	\$50.00	\$100.00	\$50.00
Balance Requirement To Avoid Maintenance Fees	None	\$500.00 minimum daily balance	None	<ul style="list-style-type: none"> \$ 2,500.00 minimum daily balance in a checking account or \$10,000.00 minimum daily balance in a savings account or \$10,000.00 minimum daily balance in a Certificate of Deposit or \$10,000.00 minimum daily balance advanced on a line of credit 	None
Maintenance Fees	None	\$5.00 monthly plus \$0.35 per debit if balance falls below minimum daily requirement	None	\$18.00 monthly if balance falls below minimum daily requirement	\$6.00 monthly; waived for active military, law enforcement, EMT, and fire and rescue personnel
Interest Earning	No	Simple interest is paid monthly on daily collected balance	Simple interest is paid monthly on daily collected balance	Simple interest is paid monthly on daily collected balance	No
Interest Tiers	N/A	\$500.00 and greater	\$500.00 and greater	\$0.01 - \$9,999.99 \$10,000 and greater	N/A
Free Check Orders	No	No	One free order of single wallet-style TCB logo checks per year	Free TCB Select Checks	No
Free Visa Debit Card	Yes	Yes	Yes	Yes	Yes
Overdraft Protection Available (Subject to Credit Approval)	Yes	Yes	Yes	Yes	Yes
eStatements Available	Yes	Yes	Yes	Yes	Yes
Free Online Banking with Bill Payment	Yes	Yes	Yes	Yes	Yes
Free Telephone Banking	Yes	Yes	Yes	Yes	Yes
Other Benefits	N/A	N/A	N/A	<ul style="list-style-type: none"> Free small-size safe deposit box or equal credit for one year (subject to availability) Free cashier's checks 	<ul style="list-style-type: none"> 3-1 Credit Report quarterly* Credit Score* Total Identity Monitoring* \$10,000 Fraud Expense Coverage* FULL ID Theft Resolution Services* Cellular Phone Protection* \$10,000 Accidental Death & Dismemberment Insurance*¹ \$100,000 Common Carrier Insurance*¹

*You will need to enroll to receive these services. Go to www.eClubOnline.net, and use the access code being sent to you in a separate mailing. The access code can also be obtained by contacting your local branch.
¹Non-deposit investment products, insurance, and securities are NOT deposits or obligations of, insured or guaranteed by The Citizens Bank or affiliate, are NOT insured by the FDIC or any agency of the United States.

PERSONAL SAVINGS & MONEY MARKET ACCOUNTS

	Regular Savings	Young Citizens Savings	Christmas/Vacation Savings	Premium Money Market
Ownership	Individuals 18 years of age and over	Individuals 17 years of age and under	All individuals	All individuals
Minimum Opening Deposit	\$100.00	\$50.00	\$5.00	\$1,000.00
Balance Requirement To Avoid Maintenance Fees	\$100.00 minimum daily balance	None	None	\$1,000.00 minimum daily balance
Maintenance Fees	\$6.00 quarterly if balance falls below minimum daily requirement; \$1.00 fee per withdrawal after 6 per quarter	\$1.00 fee per withdrawal after 6 per quarter	\$10.00 fee per withdrawal after 1 per quarter	\$5.00 monthly if balance falls below minimum daily requirement; \$5.00 for each debit in excess of six during a statement cycle
Interest Earning	Simple interest is paid quarterly on daily collected balance	Simple interest is paid quarterly on daily collected balance	Simple interest is paid quarterly on daily collected balance	Simple interest is paid monthly on daily collected balance
Interest Tiers	\$100.00 and greater	\$50.00 and greater	\$5.00 and greater	\$0 - \$2,499.99 \$2,500 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and greater
Free Check Orders**	N/A	N/A	N/A	No
Free Visa Debit Card**	N/A*	N/A*	N/A	Yes
Overdraft Protection Available (Subject to Credit Approval)	N/A	N/A	N/A	No
eStatements Available	Yes	Yes	Yes	Yes
Free Online Banking with Bill Payment**	Yes	Yes	Yes	Yes
Free Telephone Banking**	Yes	Yes	Yes	Yes

*Savings account may be linked as a secondary account to a checking account debit card.

**Third party fees may apply.

BUSINESS CHECKING

	Non-Profit	Small Business	Commercial Interest	Premier Business	Business Analysis	IOLTA
Ownership	Non-profit businesses, churches, clubs, estates and trust accounts	Sole proprietorships and businesses with low transaction volume	Sole proprietorships, and businesses with low transaction volume	Businesses with medium transaction volume	Businesses with high transaction volume	Interest on Lawyer Trust Accounts
Minimum Opening Deposit	\$100.00	\$100.00	\$1,000.00	\$2,500.00	\$100.00	\$100.00
Balance Requirement To Avoid Maintenance Fees	None	\$500.00 minimum daily balance	\$1,000 minimum daily balance	\$2,500 minimum daily balance	None	None
Maintenance Fees	None	\$7.50 monthly plus 100 free debits, then \$0.35 per debit beyond 100 if balance falls below minimum daily requirement; \$0.10 per deposited item in excess of 100 if balance falls below \$10,000	\$7.50 monthly plus \$0.35 per debit if balance falls below minimum daily requirement; \$0.10 per deposited item in excess of 100; \$5.00 daily overdraft fee after 3rd consecutive day overdrawn	\$10.00 monthly if balance falls below minimum daily requirement; 500 free items (debits, credits, deposited items) then \$0.35 per item beyond 500	\$8.00 monthly \$0.15 per item paid \$0.25 per deposit \$0.06 per item in deposit (local) \$0.07 per item in deposit (foreign) \$5.00 Daily Overdraft Fee after 3rd consecutive day overdrawn	None
Interest Earning	Yes	No	Simple interest is paid monthly on daily collected balance	No	An earnings credit is calculated based on the average daily balance and may offset specific fees	Simple interest is paid monthly on daily collected balance
Interest Tiers	\$500.00 and greater	N/A	\$2,000 and greater	N/A	N/A	\$2,000 and greater; interest is transferred to the SC Bar Association
Free Visa Debit Card	Yes	Yes	Yes	Yes	Yes	No
Overdraft Protection Available (Subject to Credit Approval)	Yes	Yes	Yes	Yes	Yes	No
eStatements Available	Yes	Yes	Yes	Yes	Yes	Yes
Free Online Banking with Bill Payment	Yes	Yes	Yes	Yes	Yes	Yes
Free Telephone Banking	Yes	Yes	Yes	Yes	Yes	Yes

BUSINESS SAVINGS & MONEY MARKET ACCOUNTS

	Business Savings	Business Money Market
Ownership	All businesses	All businesses
Minimum Opening Deposit	\$150.00	\$1,000.00
Balance Requirement To Avoid Maintenance Fees	\$150.00 minimum daily balance	\$1,000.00 minimum daily balance
Maintenance Fees	\$6.00 monthly if balance falls below minimum daily requirement; \$4.00 fee per withdrawal after 1 per month	\$12.00 monthly if balance falls below minimum daily requirement; \$10.00 for each debit in excess of 6 during a statement cycle
Interest Earning	Simple interest is paid quarterly on daily collected balance	Simple interest is paid monthly on daily collected balance
Interest Tiers	\$150.00 and greater	\$1,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 and greater
Free Visa Debit Card	N/A*	Yes
Overdraft Protection Available (Subject to Credit Approval)	N/A	No
eStatements Available	Yes	Yes
Free Online Banking with Bill Payment	Yes	Yes
Free Telephone Banking	Yes	Yes

* Savings account may be linked as a secondary account to a checking account debit card

FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE.

Our general policy is to allow you to withdraw funds deposited in an account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to The Citizens Bank. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT.

The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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

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

AVAILABILITY SCHEDULE

Same Day Availability. Funds from deposits of:

- Electronic direct deposits
- Cash*
- Wire transfers
- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**
- Checks drawn on us will be available on the day of deposit.

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

* **Cash Deposits.** If the cash deposits are made in person to an employee of The Citizens Bank, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:

U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.

U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks; or Cashier's, Certified, or Teller's Checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

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

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

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

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

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7 Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING.

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

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT.

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

SPECIAL RULES FOR NEW ACCOUNTS.

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

Same Day Availability. Funds from cash*, wire transfers, and electronic direct deposits made to your account, and checks drawn on us will be available on the day we receive the deposit. In addition, the first \$5,525 of a day's total deposits of:

- U.S. Treasury checks**
 - U.S. Postal Service money orders**
 - Federal Reserve Bank or Federal Home Loan Bank checks**
 - State or Local Government checks**
 - Cashier's, Certified, or Teller's checks**
- will also be available the day of deposit.

Next Day Availability. Funds from the first \$5,525 of a day's total deposits of:

- Traveler's Checks** are available on the first Business Day after the day of your deposit.

Funds Exceeding \$5,525. The excess over \$5,525 of a day's total check deposits will be available on the 9 Business Day after the day of your deposit.

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

* **Cash Deposits.** If the cash deposits are made in person to an employee of The Citizens Bank, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; Cashier's, Certified, or Teller's Checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the first \$5,525 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

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

DEPOSITS AT AUTOMATED TELLER

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

We only allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

For purposes of this disclosure and agreement the terms “we”, “us” and “our” refer to The Citizens Bank. The terms “you” and “your” refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Visa Check Card (hereinafter referred to collectively as “Debit Card”) at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by The Citizens Bank which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

DEBIT CARD SERVICES. The services available through use of your debit card are described below.

VISA CHECK CARD SERVICES:

You may withdraw cash from your checking account(s) and NOW account(s).

You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.

You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).

You may use your card at any merchant that accepts Visa® debit cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. You may access your Debit Card through the following network(s): Visa, Cirrus, Star.

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

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as “Participating Merchants”). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as “Point of Sale” transactions and will cause your “designated account” to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees. The following card and the corresponding designated account(s) may be used for Point of Sale transactions: Visa Check Card: checking account.

Your Debit card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account

BOUNCE PROTECTION OVERDRAFT PRIVILEGE PROGRAM

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient, and potentially embarrassing experience. At The Citizens Bank, we do not encourage overdrafts. To avoid fees, we encourage you to manage your finances responsibly by keeping track of your account balance and reconciling it regularly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That is why we provide Bounce Protection, a special overdraft service for The Citizens Bank’s customers.

What is Bounce Protection?

Bounce Protection is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an

automatically assigned overdraft limit.

Your Bounce Protection limit may be available for checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic (ACH) payment transaction, automatic bill payment or recurring debit card payment. If you request us to do so (opt in), we may authorize ATM transfers or withdrawals and everyday debit card purchases using your available balance and your Bounce Protection limit. **For business accounts the limit may be available for ATM and everyday debit card transactions with no action required.**

Balances displayed do not include the Bounce Protection limit.

How does Bounce Protection work?

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank’s Funds Availability Policy, are treated as not yet available.

As long as you maintain your account in “**good standing**,” we may approve your overdraft items within your unused Bounce Protection limit as a non-contractual courtesy.

For Bounce Protection consideration, your account is in “**good standing**” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce Protection as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

The Citizens Bank reserves the right to limit participation to one account per household or business or to suspend, revoke, or discontinue this service without prior notice.

What if I go beyond my Bounce Protection limit?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed your limit, please remember that the amount of the overdraft plus our BP Overdraft Paid Item Fee of \$32 for each item will be deducted from the Bounce Protection limit. Overdrafts above and beyond your established Bounce Protection limit may result in checks or other items being returned to the payee. You will be charged a NSF Returned Item Fee of \$32 for each item returned. Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple NSF Returned Item Fees.

An OD/NSF notice will be sent to notify you of items paid and/or returned.

What does my Bounce Protection cost?

There is no additional cost associated with Bounce Protection unless you use it. If you do use the Bounce Protection limit, you will be charged our BP Overdraft Paid Item Fee of \$32 for each overdrawn item created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, automatic bill payment, or recurring debit card payment.

If you request us to do so (opt in), we may authorize ATM transfers or withdrawals and everyday debit card purchases by using your available balance and your Bounce Protection limit. Your balance at the time these transactions post will determine the overdraft status and the assessment of fees. Other transactions initiated by you, or a delay in processing authorized transactions by the merchant, may result in previously authorized transactions posting against an insufficient balance. A BP Overdraft Paid Item Fee of \$32 will be charged for each ATM or everyday debit card transaction that posts against insufficient funds. Once opted in, you may revoke your authorization at any time by contacting us at 843-657-2001

For business accounts, ATM and debit card transactions will be handled as described above with no action required on your part.

In the normal course of business, we generally pay electronic transactions first and then checks low to high dollar amount, per the bank's policy; however, checks are often converted to electronic transactions which may post to your account more quickly, affecting the order in which they post. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged our BP Overdraft Paid Item Fee of \$32 for each overdraft item paid.

Multiple paid items will result in multiple fees. For example, three paid items in one day will result in \$96 in BP Overdraft Paid Item Fee. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What is my Bounce Protection limit? If I have two checking accounts, can I get Bounce Protection on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business, you may have a limit on each eligible account. Some restrictions apply.

TCB Free	\$500
TCB Secure	\$500
TCB Interest.....	\$500
TCB Advantage	\$500
TCB Select.....	\$500
Small Business.....	\$1,000
Commercial Interest	\$1,000
Premier Business	\$1,000

How quickly must I repay my Bounce Protection?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from The Citizens Bank informing you that your Bounce Protection limit has been suspended and additional items will be returned. **Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.**

What are some of the ways I can access my Bounce Protection limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your Bounce Protection limit and indicates whether or not this limit will be reflected in the balance provided.

Access Points	Is my Bounce Protection available?	Does the Balance provided reflect my Bounce Protection limit?
Teller	Yes	No
Writing a Check	Yes	N/A
Visa® Debit Card (recurring)	Yes	N/A
Visa® Debit Card (everyday)	No*	N/A
ATM Withdrawal	No*	No
ACH-Auto Debit	Yes	N/A
Netteller Online Banking	Yes	No
TCB2GO Mobile Banking	Yes	No
Bill Pay	Yes	N/A
TCB 24-Hour Telephone Banking Service	Yes	No

* For consumer accounts, Bounce Protection service will be made available for ATM or everyday debit card transactions on personal accounts upon your request. Call 843-657-2001 or visit one of our branches to arrange for your ATM and debit card coverage. No action is required for business accounts.

What if I am having trouble repaying my Bounce Protection or use it frequently?

Please contact us at 843-657-2001 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce Protection more often than you intended; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively or seem to be using Bounce Protection as a regular line of credit. You will be charged a NSF Returned Item Fee of \$32 for each item returned.

Following regulatory guidance, we will contact you if you are paying multiple BP Overdraft Paid Item Fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Bounce Protection that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined Bounce Protection is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Bounce Protection is still the most appropriate option available to you for covering your short-term credit needs.

How do I know when I use the overdraft limit?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

We have no obligation to notify you before we pay or return any item. The amount of any overdraft including our BP Overdraft Paid Item Fee of \$32 and/or a NSF Returned Item Fee of \$32 that you owe us is due and payable upon demand even if we do not ask you for payment. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts including all fees charged.

How soon can I use my Bounce Protection?

If you are a new customer, we will advise you 30 or more days after your account is opened that you may use the Bounce Protection service. This is provided you have maintained satisfactory activity in the account, including making regular deposits, consistent with our internal standards for the account type for which the Bounce Protection is offered. Once you are notified your Bounce Protection limit is available to you, it may continue to be available provided you maintain the account in "good standing" as defined in this section.

What are some other ways I can cover overdrafts at The Citizens Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your check book regularly and manage your finances responsibly. Other suggestions may be found at <https://www.fdic.gov/moneysmart> and <https://www.consumerfinance.gov/>.

The Citizens Bank offers additional ways to cover overdrafts in addition to Bounce Protection.

Ways to Cover Overdrafts at The Citizens Bank	Example of Associated Rates and Fees ¹
Good account management	\$0
Link to savings account	\$0 transfer fee ²
Overdraft line of credit	18% APR ³
Bounce Protection	BP Overdraft Paid Item Fee of \$32 for each item

¹This information is effective as of May 2022 and is provided as examples. ²The number of transfers allowed from a savings account each month may be limited and additional fees/consequences for exceeding this limit may apply. ³APR- Annual Percentage Rate – Subject to change. Please ask us about our current specific products, rates, and fees.

What if I do not want to have Bounce Protection on my account?

If you would like to revoke your previous authorization for ATM and debit card transaction coverage, or have this service removed entirely from your account, please call 843-657-2001.

While you may opt out of the privilege at any time, you are responsible for any overdrawn balances at the time of opting out.

BOUNCE PROTECTION DISCLOSURES OVERDRAFT SERVICES CONSENT FORM – EXAMPLE ONLY

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a Savings account, or Checking account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF THE CITIZENS BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32.00** each time we pay an overdraft.
- There is a limit of \$160.00 on the total fees we can charge you for overdrawing your account per day.

WHAT IF I WANT THE CITIZENS BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (843)657-2001 or complete the form below and present it at any of our locations or mail it to:

PO Box 446
Turbeville SC 29162

----- Detach Here -----

___ I want The Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH THE CITIZENS BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

___ I do not want The Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

To revoke your authorization at The Citizens Bank to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. Please bring this completed form to any one of our The Citizens Bank locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have The Citizens Bank pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____

ACCOUNT AGREEMENT

GENERAL AGREEMENT. You understand that the following Account Agreement ("Agreement") governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

YOUR CHOICE OF ACCOUNT. You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

SINGLE-PARTY ACCOUNT. The named party in a single-party account owns the account and may withdraw all or some of the funds. On the death of the party, ownership passes as part of the party's estate.

TRANSFERS AND ASSIGNMENTS. We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

FINANCIAL EXPLOITATION OF A VULNERABLE ADULT. Pursuant to South Carolina law, if we reasonably believe that financial exploitation of a vulnerable adult has occurred or may occur, or have received information from an investigative entity or law enforcement agency that reasonably believes that financial exploitation of a vulnerable adult has occurred or may occur, we may in our sole discretion decline or place a hold on any transaction involving the account of the vulnerable adult, an account in which the vulnerable adult is a beneficiary, or the account of a person who is suspected of engaging in the financial exploitation of the vulnerable adult. We will not be liable for declining transactions or for any action taken in furtherance of our decision.

POWER OF ATTORNEY. If you wish to name another person to act as your attorney in fact

or agent in connection with your account, we must approve the form of appointment.

RESTRICTIVE LEGENDS. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

STALE OR POSTDATED CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

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

VERIFYING FUNDS AVAILABILITY FOR CHECK. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

CHECK SAFEKEEPING. If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

YOUR RESPONSIBILITY FOR BACK OF CHECK. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information.

Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

SUBSTITUTE CHECKS. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

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

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

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

DEPOSITS. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all

costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

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

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

STATEMENTS. We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for your forged or unauthorized signature, any alteration on the face or back of the item, or any unauthorized indorsement reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

ELECTRONIC STATEMENTS AND NOTICES.

You may have the option to have statements and notices regarding this account provided to you in an electronic form, to a designated e-mail address, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures.

ACH AND WIRE TRANSFERS. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state of South Carolina. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

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

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

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

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

STOP PAYMENTS.

STOP PAYMENT ON CHECKS. You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

STOP PAYMENT ON ACH DEBITS. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law.

You will be charged a fee every time you request a Stop Payment Order, and for each

Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

DEATH OR INCOMPETENCY. Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

NON-SUFFICIENT FUNDS AND OVERDRAFTS - AVAILABLE BALANCE. HOW WE DECIDE TO PAY AN ITEM OR DEBIT. We use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction. The available balance reflects deposits and transactions that have been posted to your account, such as checks you have written, and transactions that have been authorized but not yet posted to your account, including deposit holds and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

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

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

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

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

SIGNATURES. Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine. Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

SET-OFFS AND SECURITY INTEREST. If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint

account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

CLAIMS. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

DORMANT/INACTIVE ACCOUNTS. You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

ATTORNEYS' FEES AND EXPENSES. You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

LEGAL PROCESS AGAINST ACCOUNT. You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

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

OUR WAIVER OF RIGHTS. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement

shall affect or preclude our future exercise of that right, remedy, power or privilege.

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

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

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

ONLINE OR MOBILE SERVICES. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

AMENDMENTS AND ALTERATIONS. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

EFFECTIVE APPLICABLE LAWS AND REGULATIONS. You understand that this Agreement is governed by the laws of South Carolina, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

ACCOUNT OWNERSHIP DESCRIPTIONS.

The following paragraphs describe some of the accounts which were offered to you. The type of account you have chosen is reflected earlier in the Agreement.

Single-Party Account. The named party in a single-party account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate.

Single-Party Account with P.O.D. (Pay on Death) Designation. A single-party account with POD (Pay on Death) designation permits the party to transfer the account upon the death of the party to named beneficiaries. The named party in a single-party account may withdraw all or some of the account during his or her lifetime. The party may change the named beneficiaries at any time by written direction in a form acceptable to us. If one beneficiary survives the party, then ownership passes to the named beneficiary. If two or more beneficiaries survive the party, then they will be entitled to equal shares of the account without a right of survivorship, unless otherwise indicated. If no beneficiary survives the party, then the account will be treated as a single party account in the name of the party.

Multiple-Party Account with Right of Survivorship. Any of the named parties may withdraw all or some of the account during the party's lifetime. Upon the death of a party, ownership passes to the surviving party or parties rather than passing as part of the decedent party's estate. If two or more parties survive the decedent party, then the decedent's ownership passes to the surviving parties in equal shares. However, if two or more parties survive the decedent party and one is the spouse of the decedent, then the decedent party's ownership share passes to his or her spouse. There will continue to be a right of survivorship between the surviving parties. When there is only one surviving party, the account shall be treated as a single-party account.

Multiple-Party Account without Right of Survivorship. Any of the named parties may withdraw all or some of the account during the party's lifetime. Upon the death of a party, that party's ownership share in the account passes as part of the decedent party's estate.

Multiple-Party with Right of Survivorship and P.O.D. (Pay on Death) Designation. A multiple-party account with right of survivorship and POD (Pay on Death) designation permits the parties to transfer the account upon the death of all parties to named beneficiaries. Upon the death of a party, ownership passes to the surviving party or parties rather than passing as part of the decedent party's estate. If two or more parties survive the decedent party, then the decedent's ownership passes to the surviving parties in equal shares. However, if two or more parties survive the decedent party and one is the spouse of the decedent, then the decedent party's ownership share passes to his or her spouse. There will continue to be a right of survivorship between the surviving parties. The parties may change the named beneficiaries at any time by written direction in a form acceptable to us. At the death of the last surviving party, ownership passes to the surviving POD beneficiaries and is not part of the last surviving party's estate. If

two or more beneficiaries survive the party, then they will be entitled to equal shares of the account without a right of survivorship. If no beneficiary survives and there is only one surviving party, then the account will be treated as a single-party account and upon the death of that party, ownership passes as part of that party's estate. If two or more parties survive all beneficiaries, then the account will be treated as a multiple-party account with right of survivorship.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Giving back to the community is an inherent part of our culture!

Both The Citizens Bank and our team members have professional and personal stakes in the well-being of our communities. We demonstrate our commitment not only through professional support of local business and economic growth; but also through our financial and in-kind sponsorships of a multitude of organizations, youth activities and non-profits.



What Does The Citizens Bank Do With Your Personal Information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and credit history • Credit scores and overdraft history • Checking account information and wire transfer instructions When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Citizens Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Citizens Bank Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share
Questions?	Call (843) 657-2001	

What we do	
How does The Citizens Bank 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.
How does The Citizens Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan • Give us your contact information or pay us by check • Make a wire transfer We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>The Citizens Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>The Citizens Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>The Citizens Bank doesn't jointly market.</i>

FEE SCHEDULE – FEES AND CHARGES

The following fees and charges may be assessed against your account:

Foreign ATM Transaction Fee (non-TCB ATM withdrawal fee)*	2.00	Collection Item Incoming and Outgoing (per item)	\$20.00
*A foreign ATM Transaction Fee of \$2 will be charged for each withdrawal in excess of five during the statement cycle. This fee applies to ATMs that are not owned or operated by The Citizens Bank.		Copies of Checks (plus research fee)	\$2.50
Non-sufficient funds/overdraft charges**		Dormant Account Fee (per month)	\$3.00
Overdraft Paid Item Fee.....	\$32.00	Early Account Closure Fee (within 90 days of opening).....	\$15.00
NSF Returned Item Fee.....	\$32.00	Fax - Additional Pages (per page)	\$2.00
BP (Bounce Protection)		Fax - First Page	\$3.00
Overdraft Paid Item Fee	\$32.00	Garnishments/Levies/Executions	\$75.00
Daily Overdraft Fee (per day beginning on the 4th consecutive day overdrawn)***	\$5.00	Night Deposit, Annual Fee.....	\$25.00
**A non-sufficient funds item or an overdraft paid item may be created by check/draft, in-person withdrawal, ACH item or other electronic means.		Notary Service (non-customers).....	\$10.00
***Applies to certain business account types only. Safe Deposit Box Rental Fees		Photocopies (per copy)	\$0.50
3 x 5 Box	\$30.00	Research/Balancing Fee (per hour)	\$25.00
5 x 5 Box.....	\$40.00	Returned Item Fee (Items deposited/cashed and returned).....	\$5.00
3 x 10 Box	\$45.00	Safe Deposit Box Drill Fee	up to \$250.00
5 x 10 Box	\$55.00	Safe Deposit Box Key Replacement Fee (per key)....	\$30.00
6 x 10 Box	\$60.00	Safe Deposit Box Lock Replacement.....	\$35.00
10 x 10 Box.....	\$90.00	Statement Copies (temporary, cut-off, or reproduced).....	\$5.00
ATM/Visa Debit Card PIN Reminder Fee.....	\$2.00	Stop Payment Fee (per item)	\$32.00
ATM/Visa Debit Card Replacement Fee (lost).....	\$5.00	Wire Transfer Fees - Domestic Incoming/Outgoing (per transfer).....	\$15.00
Cashier's Checks (customers only)	\$5.00	Wire Transfer Fees - International Incoming/Outgoing (per transfer).....	\$50.00
Check printing fees	Varies by the style of check ordered	Zipper Bank Bag (per bag).....	\$3.00

IMPORTANT INFORMATION FOR MORTGAGE CUSTOMERS

----- NOTICE OF SERVICING TRANSFER -----

The servicing of your mortgage loan is being transferred, effective Friday, July 22, 2022. 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.

Sandhills Bank is now collecting your payments. Sandhills Bank will stop accepting payments received from you after July 22, 2022.

The Citizens Bank will collect your payments going forward. Your new servicer will start accepting payments from you on July 25, 2022.

If payments are mailed, please send all payments due on or after July 25, 2022, to The Citizens Bank at this address: The Citizens Bank, PO Box 446, Turbeville SC 29162

If you have any questions for either your present servicer, Sandhills Bank or your new servicer The Citizens Bank, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Sandhills Bank
Loan Operations
1020 Highway 17 N
North Myrtle Beach SC 29582

Sandhills Bank, July 22, 2022, Present Servicer

New Servicer:

The Citizens Bank
Loan Operations
1020 Highway 17 N
North Myrtle Beach SC 29582

The Citizens Bank, July 25, 2022, New Servicer

TRUTH IN SAVINGS/ACCOUNT DISCLOSURES

REGULAR SAVING

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100.00	0.000%	0.00%
2	Equal to or greater than \$100.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Service Charge of \$6.00 will be imposed every quarter if the daily balance on any day of the quarter falls below \$100.00.

You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. During any month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$1.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of six each quarter.

YOUNG CITIZENS SAVINGS

ELIGIBILITY REQUIREMENTS. You must be 18 years of age and under to open this account.

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$50.00	0.000%	0.00%
2	Equal to or greater than \$50.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$1.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of six during a statement cycle.

CHRISTMAS/VACATION SAVINGS

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5.00	0.000%	0.00%
2	Equal to or greater than \$5.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$5.00 to open this account.

You must maintain a minimum daily balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 24 quarters of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. During any statement cycle you may not make more than 1 withdrawal or transfer to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$10.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of one during a quarter.

PREMIUM MONEY MARKET

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.00	0.050%	0.05%
2	Equal to or greater than \$2,500.00 but less than \$10,000.00	0.070%	0.07%
3	Equal to or greater than \$10,000.00 but less than \$25,000.00	0.100%	0.10%
4	Equal to or greater than \$25,000.00 but less than \$250,000.00	0.120%	0.12%
5	Equal to or greater than \$250,000.00	0.120%	0.12%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A Service Charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCURAL 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 LIMITATIONS. N/A

During any month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$5.00 will be charged for each debit transaction (withdrawal, EFT, check paid, automatic transfer or payment out this account) in excess of six during a statement cycle.

BUSINESS SAVINGS

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$150.00	0.000%	0.00%
2	Equal to or greater than \$150.00	0.020%	0.02%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$150.00 to open this account. A Service Charge of \$6.00 will be imposed every month if the daily balance on any day of the month falls below \$150.00.

You must maintain a minimum daily balance of \$150.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCURAL 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 LIMITATIONS. During any month you may not make more than 1 withdrawal or transfer to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$4.00 will be charged for each debit transaction (withdrawal, EFT, automatic transfer or payment out this account) in excess of 1 per month.

BUSINESS MONEY MARKET

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$1,000.00	0.000%	0.00%
2	Equal to or greater than \$1,000.00 but less than \$10,000.00	0.010%	0.01%
3	Equal to or greater than \$10,000.00 but less than \$25,000.00	0.020%	0.02%
4	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.030%	0.03%
5	Equal to or greater than \$100,000.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A Service Charge of \$12.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCURAL 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 LIMITATIONS. During any month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party, by means of preauthorized or automatic transfer or telephone order, or instructions, computer transfer, or by check, draft, debit card or similar order to a third party.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$10.00 will be charged for each debit transaction (withdrawal, EFT, check paid, automatic transfer or payment out this account) in excess of 6 during a statement cycle.

TCB SECURE

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

TRANSACTION LIMITATIONS. N/A

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a \$6 monthly service charge.

TCB FREE

\$50.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TCB ADVANTAGE

ELIGIBILITY REQUIREMENTS. This account is for customers aged 50 and older.

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$500.00	0.000%	0.00%
2	Equal to or greater than \$500.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$50.00 to open this account. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TCB INTEREST

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$500.00	0.000%	0.00%
2	Equal to or greater than \$500.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$500.00 to open this account. A Service Charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. N/A

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$.35 will be charged for each debit transaction (Withdrawal, EFT, check paid, automatic transfer, or payment out of this account). This fee will apply if the minimum in this account falls below \$500 any day of the cycle.

TCB SELECT

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$10,000.00	0.050%	0.05%
2	Equal to or greater than \$10,000.00	0.070%	0.07%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Service Charge of \$18.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

This fee will apply if the balance in your checking account falls below \$2,500 any day of the cycle or the balance in your savings or certificate of deposit or advanced line of credit falls below \$10,000 any day of the cycle.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

NON PROFIT

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$500.00	0.000%	0.000%
2	Equal to or greater than \$10,000.00	0.020%	0.02%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

SMALL BUSINESS

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Service Charge of \$7.50 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$.35 will be charged for each debit transaction (withdrawal, EFT, check paid, automatic transfer or payment out of this account) in excess of 100 debit transactions.

A fee of \$.10 per deposited item will be charged for deposited items in excess of 100 per month.

BUSINESS ANALYSIS

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per statement cycle will be charged after 12 statement cycles of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The account may earn a credit that may be applied against monthly service charges.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\$8 Flat fee plus these fees:
 Per item paid: \$0.15
 Per deposit: \$0.25
 Per item in deposit (local): \$0.06
 Per item in deposit (foreign): \$0.07

HMA BUSINESS ANALYSIS

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per statement cycle will be charged after 12 statement cycles of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The account may earn a credit that may be applied against monthly service charges.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\$100 monthly service charge plus these additional fees:
 Per item paid: \$0.15
 Per deposit: \$0.25
 Per item in deposit (local): \$0.06
 Per item in deposit (foreign): \$0.07
 Cash deposited: \$0.25 per \$1000 deposited
 Cash paid out: \$0.25 per \$1000 paid out

PREMIER BUSINESS

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BOUNCE PROTECTION. Refer to the "Bounce Protection Section"

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per item fee of \$.35 will be charged for each transaction (withdrawal, EFT, check paid, automatic transfer, payment, or deposit, for this account) in excess of 500 debit or credit transactions.

IOLTA

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,000.00	0.000%	0.00%
2	Equal to or greater than \$2,000.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will not be compounded and will be paid to you by check monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account.

You must maintain a minimum daily balance of \$2,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per statement cycle will be charged after 12 statement cycles of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The account may earn a credit that may be applied against monthly service charges.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\$8 Flat fee plus these fees:
 Per item paid: \$0.15
 Per deposit: \$0.25
 Per item in deposit (local): \$0.06
 Per item in deposit (foreign): \$0.07

COMMERCIAL INTEREST

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,000.00	0.000%	0.00%
2	Equal to or greater than \$2,000.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A Service Charge Fee of \$7.50 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

You must maintain a minimum daily balance of \$2,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL 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 LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A per debit fee of \$.35 will be charged for each debit transaction (withdrawal, EFT, check paid, automatic transfer or payment out of this account). This fee will apply if the minimum balance in this account falls below \$1,000.00 any day of the cycle.

A fee of \$.10 per deposited item will be charged for deposited items in excess of 100 per month.

Answers to the questions you may have...

You are likely to have questions regarding the upcoming merger and how it affects your accounts and banking relationship. It is our hope that many of the specific account-related questions are answered in this guide. This section addresses many of the general questions you may have.

- **What happens when my accounts are converted to TCB's system? And when, exactly, will that take place?** During the conversion all Sandhills Bank accounts and systems will be converted to TCB's systems. This will occur the weekend of July 22nd, and we will close at 4:00 p.m. to start the conversions process. You can use your Sandhills Bank debit cards throughout the weekend. However, you will not have access to online banking, mobile banking, or telephone banking from close of business on Friday, July 22nd through Sunday, July 24th.
- **Will the bank's phone number change?** No. The local branch phone numbers will remain the same.
- **Will the bank's hours of operation change?** No. The hours will remain the same for current Sandhills Bank locations
- **How will I make loan payments?** Loan payments made after July 22nd can be made at your local branch or mailed to the following address: P.O. Box 446, Turberville, SC 29162.
- **Can I use my Sandhills Bank debit card after the conversion?** No. You will receive a new TCB debit card before the conversion for use any time after 8:00 a.m. on July 25th. You will also receive a new personal identification number (PIN), and you will have the option to change it to your existing PIN. Instructions on updating your PIN will be included with your new card. Please note that when you use an ATM not owned by TCB, you may be charged a fee by the ATM operator or any network used.
- **Can I use my Sandhills Bank checks after the conversion?** Yes, you may continue using your Sandhills Bank checks for up to a year. Beginning July 25th, you will be able to place check orders at any TCB branch. If you order from an outside vendor, please make sure to update the routing number to 053207339.
- **Will my new TCB debit card function the same as it always has?**
 - Your new TCB debit card will retain the same ATM and point of sale limits as your card today.
 - Your new TCB debit card will not offer the Roundup Rewards program.
 - The TCB debit card is not contactless, however, we do offer Apple, Android and Google Pay in conjunction with our debit card.
- **Will my direct deposits or automatic payments be affected?** – You will need to update the routing number for your ongoing direct deposits and automatic payments to 053207339 any time after July 22nd. If you use your Sandhills Bank debit card for automatic payments, they will no longer work as of July 25th. Please update your payment information using your new TCB debit card once you activate it on July 25th.
- **Will I need to re-enroll in online or mobile banking? What else do I need to know?** You will not need to re-enroll in online banking or mobile banking, but beginning July 25th there will be a few changes:
 - In most cases, you may continue to use your current online banking ID to log in.
 - Your online banking password will be reset to the last four digits of your Social Security number. You will then be prompted to update your password upon login.
 - Mobile banking users will need to delete the Sandhills Bank app and download the The Citizens Bank app (TCB 2Go). The app will ask for your online banking user name and password. You will then receive a security code via text message, which you will enter into the app as indicated.
 - If you have set up recurring transfers, in most cases, you will not need to recreate them. Please verify your transfer information when you login for the first time.
 - If you have setup alert notifications, in most cases, you will need to recreate them. Please verify your notifications when you login for the first time.
- **Will I still be able to retrieve all of my check and deposit images in online/mobile banking?** Yes.
- **Will I need to re-enter Bill Pay information?** No. Payee, history, and pending payment information will be transferred automatically. However, we ask that you confirm that all information has transferred properly on July 25th.
- **Will my deposits still be FDIC insured?** Yes. You can learn more at [fdic.gov](https://www.fdic.gov).
- **Will my statement cycle change?** No, you will receive your last statement from Sandhills Bank, to be processed on July 22nd, and your first statement from TCB at the end of July. Going forward, all statements will cycle on the last business day of the month. Please note that TCB does not offer combined statements, therefore, you will receive separate statements for all converted accounts.



 **THE CITIZENS BANK**

Sandhills Bank

Customers

Welcome to



THE CITIZENS BANK

We look forward to meeting you and
serving your banking needs!

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