



Customer focused. Community minded.

Disclosures for Personal Deposit Accounts

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Account Disclosures

Taxpayer Identification Number and Certification

Information Explanation and Privacy Act Notice

If you are subject to U.S. information return reporting or IRS backup withholding rules, Section 6109 of the Internal Revenue Code requires you to furnish your correct taxpayer identification number (TIN) to persons who must file information returns with IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, or contributions you made to an individual retirement arrangement (IRA). IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. You must provide your TIN whether or not you are required to file a tax return. Use IRS Form W-9 or your Bank account signature card to furnish your correct TIN to the Bank, and, when applicable: to certify:

- ◆ That the TIN you are furnishing is correct,
- ◆ That you are not subject to backup withholding,
- ◆ You are a U.S. Citizen (or other U.S. person),
- ◆ The FACTA code provided (if any) is correct and you are not subject to backup withholding, and
- ◆ To claim exemption from backup withholding if you are an exempt payee. Furnishing your correct TIN and making the appropriate certifications will prevent your earnings from being subject to the current backup withholding of taxable interest, dividends, and certain other payments.

If you are a nonresident alien, a foreign entity or an exempt foreign person not subject to certain U.S. information return reporting or backup withholding rules, you must provide the Bank with a completed IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding at the time you open your account and every third year thereafter.

How to Obtain a TIN

If you do not have a TIN, apply for one immediately. To apply obtain Form SS-5, Application for Social Security Number (for individuals), from your local Social Security Administration office, or Form SS-4, Application for Employer Identification Number (for businesses and all other entities), from your local IRS office.

What is Backup Withholding?

Persons making certain payments to you are required to withhold and pay the current withholding rate of such payments under certain conditions in accordance with the IRC section 3406. This is called "backup withholding." Payments that could be subject to backup withholding including interest and dividends, but do not include real estate transaction payments.

If you give the Bank your correct TIN, make the appropriate certification, and report all your taxable interest and dividends on your tax return, your payments will not be subject to backup withholding.

Payments you receive will be subject to backup withholding if:

- ◆ You do not furnish your TIN to the Bank, or
- ◆ IRS notifies the Bank that you furnished an incorrect TIN, or
- ◆ You are notified by IRS that you are subject to backup withholding because you failed to report all your interest and dividends on your tax return (for interest and dividend accounts only), or
- ◆ You fail to certify to the Bank you are not subject to backup withholding, see above (for interest and dividend accounts only), or
- ◆ You fail to certify your TIN. This applies only to interest, and dividend accounts opened after 1983.

Certain payees and payments are exempt from backup withholding and information reporting. See Payees and Payments Exempt From Backup Withholding and Exempt Payees and Payments under Specific Instructions for additional information.

Payees and Payments Exempt From Backup Withholding.

The following is a list of payees exempt from backup withholding and for which no information reporting of interest or dividends is required.

1. A corporation.
2. An organization exempt from tax under section 501(a), or an individual retirement plan (IRA), or a custodial account under 403(b)(7).

3. The United States or any of its agencies or instrumentalities.
4. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities.
5. A foreign government or any of its political subdivisions or instrumentalities.
6. An international organization or any of its agencies or instrumentalities.
7. A foreign central bank of issue.
8. A dealer in securities or commodities required to register in the U.S. or a possession of the U.S.
9. A futures commission merchant registered with the Commodity Futures Trading Commission.
10. A real estate investment trust.
11. An entity registered at all times during the tax year under the Investment Company Act of 1940.
12. A common trust fund operated by a bank under section 584(a).
13. A financial institution.
14. A middleman known in the investment community as a nominee or listed in the most recent publication of the American Society of Corporate Secretaries, Inc., Nominee List.
15. A trust exempt from tax under section 664 or described in section 4947.

Payments of dividends generally not subject to backup withholding also include the following:

1. Payments to nonresident aliens subject to withholding under section 1441.
2. Payments to partnerships not engaged in a trade or business in the U.S. and that have at least one nonresident partner.
3. Payments of patronage dividends not paid in money.
4. Payments made by certain foreign organizations.

Payment of interest generally not subject to backup withholding include the following:

1. Payments of interest on obligations issued by individuals.
Note: You must be subject to backup withholding if this interest is \$600 or more and is paid in the course of the payer's trade or business and you have not provided your correct TIN to the payer.
2. Payments of tax-exempt interest (including exempt-interest dividends under section 852).
3. Payments described in section 6049(b)(5) to nonresident aliens.
4. Payments on tax-free covenant bonds under section 1451.
5. Payments made by certain foreign organizations.
6. Mortgage interest paid by you.

Payments that are not subject to information reporting are also not subject to backup withholding. For details, see Internal Revenue Code sections 6041, 6041(a), 6042, 6044, 6045, 6049, 6050A and 6050N, and the regulations under such sections.

Penalties

Failure to Furnish TIN

If you fail to furnish your correct TIN to the Bank, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil Penalty for False Information With Respect To Withholding

If you make a false statement with no reasonable basis that results in no imposition of backup withholding, you are subject to a \$500 penalty.

Criminal Penalty for Falsifying Information

Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Specific Instructions

Name

If you are an individual, generally provide the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage, without informing the Social Security Administration of the name change, please enter your first name and both the last name shown on your social security card and your new last name.

If you are a sole proprietor, you must furnish your individual name and your SSN. Enter the name as shown on your social security card.

Certification

1. Interest and Dividend Accounts Opened After 1983 - You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the Bank, you must cross out the certification language before signing the form.
2. Other Payments - You are required to furnish your correct TIN, but you are not required to sign the certification unless you have been notified of an incorrect TIN.
3. IRA Contributions - You are required to furnish your correct TIN, but you are not required to sign the certification.
4. Exempt Payees and Payments - If you are exempt from backup withholding, you should indicate to avoid possible erroneous backup withholding. If you are a nonresident alien or foreign entity not subject to backup withholding, you must provide the Bank with a completed IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding at the time you open your account and every third year thereafter.

What TIN Number Should You Give to the Bank?

All account owners must provide their name and social security number.

For custodian account of a minor (UTMA), provide the name and Social Security Number of the minor.

For revocable savings trust where the grantor is the trustee, provided the name and Social Security Number of the grantor-trustee.

For trust accounts that are not a legal or valid trust under the law, provide the name and Social Security Number of the actual owner.

For sole proprietorships, provide the name and Social Security Number of the owner.

For a valid trust, estate or pension trust, provide the name and Employer Identification Number of the legal entity. Do not furnish the identification number of the personal representative or trustee unless the legal entity itself is not designated in the account title.

For corporations, provide the name and the Employer Identification number of the corporation.

For associations, educational, charitable, religious, club or other tax-exempt organizations, provide the name and Employer Identification Number of the organization.

For partnerships, provide the name and the Employer Identification Number of the partnership.

For a broker or registered nominee, provide the name and the Employer Identification Number of the broker or nominee.

For an account with the Department of Agriculture, in the name of a public entity, such as a state or local government, school district or prison, that receives agricultural program payments, provide the name and the Employer Identification Number of the public entity.

Bank Account Policies and Rules

Introduction

Thank you for establishing your banking relationship with our Bank. This document, known as Bank Policies and Rules, outlines certain terms and conditions of your accounts. It is an informative guide that not only describes the rules and regulations governing your Bank Accounts, but also acquaints you with many of our financial services.

Please familiarize yourself with the information provided, so you will be able to take maximum advantage of the many opportunities and programs available to you.

Our staff is committed to continuing its tradition of being a good neighbor and community leader through friendly, sincere and efficient service and participation in community affairs. Should you have any questions, please discuss them with our personnel.

Information About Bank Rules and Policies

Laws, Rules and Regulations

Our Bank is subject to the rules and regulations of various federal agencies including:

- ◆ Federal Deposit Insurance Corporation (FDIC)
- ◆ Department of the Treasury
- ◆ Office of the Comptroller of the Currency (OCC)
- ◆ Federal Reserve Board (FRB)
- ◆ and other regulatory agencies

General account practices prevailing in the area served by the Bank will also guide us to the extent no law or regulation applies. Any action or failure to act by the Bank under any of the applicable laws, regulations and practices will constitute the exercise of due care under the circumstances.

Agreement

By signing the signature card for your account and making the initial deposit to your account, you agree to be bound by the conditions concerning that account which are set forth in this document, other disclosures provided to you based on the type of account you opened, and to any later changes which may be effective.

Notices From You

Any notice (such as change of marital status), that you want to provide us, should be in writing and be signed with the same signature which we have on file for you and you may deliver such notice in person or by mail.

Change of Address

You must notify the Bank, promptly and in writing, of any changes in your mailing address. Mail will be sent to the most recent address appearing on the account records.

Business Days

We are closed all Federal Holidays. Although we try to be open at times that are convenient for you, we have to close if required by law, or if there is danger to the Bank or our customers, such as fire, riots, burglary, and other circumstances beyond our control.

Stop Payments

Placing a Stop Payment on Personal Checks or Other Withdrawal Items

You can order us to stop payment on your personal check or other withdrawal items either orally or in writing. The stop payment order must contain sufficient information (account number, payee, date, amount and check number) to enable us to process the order. The stop order takes effect when we record it on your account records. An oral stop will stay in effect for 14 days and must be confirmed in writing. A written stop order will stay in effect until the account is closed.

Canceling a Stop Payment

Upon receipt of your authorization, the Bank will cancel a stop payment order you have placed. Bank policy will govern whether or not we honor verbal cancellations of stop payment orders.

Placing a Stop Payment on Bank, Cashier, and Certified Checks

Please see one of our trained representatives for information on situations in which the Bank will accept stop payment on a bank, cashier and certified check.

Form of Account

During your lifetime, you may alter the form of your account or stop or vary payments under the account's terms by providing written notice or order to the Bank. The order or request must be signed and dated by you and must contain sufficient information to enable the Bank to make the change. Any such order is effective when processed by the Bank and is effective against all prior alterations. The Bank reserves the right to require

completion of its own form authorizing the change.

Joint Accounts

A joint account is an account opened and maintained by two or more individuals, also called owners, for the purpose of depositing and withdrawing funds by any of them and payable to the survivor(s) upon death of one of them. Joint account rules are as follows:

The Bank will accept deposits made payable to any of the joint account owners. Additions to the account, such as deposits and interest, become the property of all owner(s) as joint tenants. Unless one of the owners gives the Bank written instructions not to do so, the Bank may:

1. Pay the entire amount or any part of the account to any owner during the lifetime of all owners,
2. Pay on checks or orders or withdrawal requests signed by any owner during the lifetime of all owners,
3. Pay on the written demand of any owner of the withdrawal of the entire account. The other owner(s) of the joint account may have the right to collect his/her share of the account. The Bank is not liable for allowing one of the owners to withdraw not only his/her share but the entire account balance.
4. Not to be held liable to any owner for continuing to pay checks or other orders signed by, or withdrawal requests signed by any other owner.

After the receipt of an account owner's written order not to pay, the Bank may require written authorization of all owners of the account before permitting any further payments or withdrawals from the account.

The Bank may be required by service of legal process to pay funds held in joint account to satisfy a judgment entered against, or other valid debt owed by, any owner of the account.

An assignment to the Bank of an account by one joint owner as security for a loan made to such owner is binding on all other owners of the account.

If the Bank has a valid claim against any owner, it may set-off the amount of that claim against funds held in the account. The Bank will treat the account as the sole property of the surviving (living) owner(s) after the death of another owner. The Bank may pay on checks or order or withdrawal requests signed by the surviving owner(s) after the death of another owner. The Bank may require specific documents prior to releasing account funds to the surviving owner(s).

Joint accounts held by more than two persons are governed by the special deposit agreement relating to that account, in addition to all of the above.

Annual tax statements (IRS Forms 1099) are reported under the Social Security number of the owner whose name appears first in the account title unless otherwise indicated. The account owner's Social Security Number must be provided to the Bank when the account is opened.

Trust or In-Trust-For (ITF) Account

This account may be opened by an individual owner, or by joint owners, "in trust for" one or more persons as beneficiaries. This form of account is generally known as "Totten Trust" account. During the lifetime of the owner(s), he/she/they maintain sole control over the funds on deposit. Unless named as attorney-in-fact by the owner(s), the beneficiary has no power to withdraw funds from the account while any owner is alive.

Upon the death of the owner(s), the funds on deposit will belong to the named beneficiary (unless specifically provided otherwise in the Last Will and Testament of the owner(s), so long as the beneficiary has not predeceased the owner(s) and we have not received a court order directing us not to pay or to pay someone else. If there are multiple beneficiaries named, the account balance will be divided equally among them.

If the beneficiary is less than eighteen years old and the deposit is \$10,000 or less, we will pay the parent or guardian, but if it is more than the amount, we will pay only to the properly appointed guardian. The Bank may require specific documents prior to releasing account funds to the beneficiary.

Note: If the trust account is held by joint owners, the joint account payment rules set forth above will take precedence over these rules.

Annual Tax Statements (IRS Form 1099) are reported under the Social Security Number of the owner whose name appears first in the account title (unless otherwise indicated) and such number must be provided to the Bank when the account is opened.

Custodian Under the Uniform Transfer To Minor Act Account (UTMA)

An account may be opened by any adult donor who wants to make an irrevocable give of money to a minor. A minor is any person who has not attained the age of eighteen. Control over the account is given to an individual custodian who may also be the donor. The Custodian is empowered to hold, invest, or reinvest such funds as may be advisable for the support, maintenance and education of the minor. The property should be turned over by the Custodian to the minor when he or she reaches the age designated at account opening, or, in the event of the minor's death prior to that age, to the minor's estate.

The Custodian may select the age (18 or 21) at which the minor will receive the funds on deposit. In the event of the minor's death prior to that age, the funds should be disbursed to the minors estate.

A custodian may arrange to have someone take his or her place in the event of resignation, death or legal incapacitation by executing and dating the proper documentation. If there is no successor Custodian designated and the Custodian of record resigns, dies or becomes legally incapacitated and the minor is at least 14 years of age, the minor may chose his or her new successor Custodian by executing and dating the proper documentation.

Changes in Terms

The Bank may change these rules and regulations and add new rules and regulations from time to time. The Bank may also change the interest rates, the minimum account balance requirements, the service and maintenance charges and the banking hours from time to time. If the change is not to your advantage, it will be binding on you and the account 30 days after we mail you written notice of the change.

Power of Attorney

A power of attorney is a legal designation allowing one person (known as attorney-in-fact) to act in place of another. It is, in effect, an order signed by an account owner, directed to the Bank, authorizing us to honor the signature of the attorney-in-fact until we have received actual notice of revocation, or termination by death, court order or otherwise. The account owner may revoke the power of attorney at any time by providing us with a written, sworn instruction to do so.

Once granted, a power of attorney will survive the account owner's subsequent disability or incompetence only if it contains a provision stating "this power of attorney shall not be affected by the subsequent disability or incompetence of the principal" or similar wording. All acts performed by the attorney-in-fact pursuant to such power of attorney during the account owner's disability or incompetence shall bind the owner and his distributees, devisees, legatees and personal representatives. Such power may be revoked, suspended or terminated by any subsequently appointed committee or conservator.

The death of the account owner automatically terminates the power of attorney. The funds in the account are always those of the owner, become a part of his/her estate upon death (for individual accounts), and should be administered in the same manner as accounts not affected by a power of attorney.

You may appoint an attorney-in-fact by completing a proper power of attorney form. The executed power of attorney must contain appropriate language whereby you agree to indemnify us against loss or liability unless we receive prior written notice of the revocation or termination of the power of attorney.

Abandoned Property

Your account will be considered abandoned if after 3 consecutive years, any of the following actions have not taken place:

1. A deposit or withdrawal has been made against the account,
2. An account passbook, if applicable, has been presented for updating,
3. A document has been received indicating that someone who is legally entitled to the money is aware of the account's existence. This notification must be signed and the Bank must be satisfied that the signature is genuine.

Time deposit accounts have special rules. Generally, accounts are considered abandoned if a time deposit has matured and there has been no account activity or customer contact during the state defined period following maturity.

State law requires the Bank to send to the state as abandoned property, the balance of certain accounts on which there has been no activity for three consecutive calendar years according to a state defined period. The funds will not be released if, during the stated defined period, one of the aforementioned actions take place.

By August 10 we will send a written notice to each person who may be entitled to the account funds of more than \$20.00. This notice may be provided by registered mail or certified mail, return receipt requested, to a person

appearing to be the owner of \$1,000 or more. We may deduct, as a service charge from the account, the postal costs for the certified mail, return receipt requested notices.

By August 31 we will publish a public service notice in the newspapers of certain abandoned accounts having balances of \$50.00 or more. The cost of advertising may be debited proportionally from all accounts appearing on the published listed according to any formula permitted by state law.

If we have not had contact with you before November 1, your account balance will be turned over to the state. The Bank can assist you in reclaiming such abandoned property.

Funds which have been turned over to the state as abandoned property may be reclaimed at: New York State Comptroller, Office of Unclaimed Funds, State Office Building, Albany, NY 12236. <http://www.osc.state.ny.us>

Privacy

Information about your account is private. In most instances the Bank will not release account information unless requested to by an account owner or a legal representative of an account owner. If the Bank receives an order for information from a court or an authorized government agency, we will comply by releasing the information.

Indemnity

If there is a conflict between information stated in any Bank agreement or documentation (including this one) and something said by one of our employees, the Bank will adhere to the written information.

The Bank may refuse to follow any depositor instructions which we believe will expose us to potential liability under law or regulation. We may require adequate security to protect the Bank from any loss and expense incurred in the following such instructions.

Fees and Charges

Fees and charges for services available to Bank customers will be provided to you under separate cover.

Waiver

The Bank may waive any of these rules and regulations.

However, the waiver will only apply on that occasion and will not bind us in the future.

Convenience Only Disclosure

For a "convenience account" ownership designation on it as allowed for by New York Banking Law Section 678, the following applies:

This type of account will have an "owner" and one or more "convenience signers" (who are not owners) who will be designated by the owner.

The terms of such an account are:

1. Any deposits, additions, or accruals to the account are the property of the owner individually and, as such, only the owner may close the account during the lifetime of the owner.
2. This financial institution may honor checks or other orders to pay drawn by, or withdrawal requests from, the owner or the convenience signer(s) during the lifetime of the owner, even if said checks or orders or withdrawal requests reduce the account balance to zero.
3. This financial institution may be required by service of legal process to turn over funds held in the convenience account to satisfy a judgment against, or other valid debt incurred by, the owner of the convenience account but may not be required to do so for debts or judgments against the convenience signer(s.)
4. Prior to receipt by this institution of written notice of the owner's death, and for such reasonable time thereafter as shall enable us to act, we may honor checks or orders drawn by, or withdrawal requests from, the convenience signer after the death of the owner.
5. Upon the death of the owner, and prior to service upon this institution of a restraining order, injunction, or other appropriate process from a court of competent jurisdiction prohibiting payment and for such reasonable period thereafter as shall enable us to comply, we may make payment to the executor, administrator, or voluntary administrator as defined in article 13 of the Surrogate's Court Procedure Act of the deceased owner's estate or to any person designated in section 1310 of the Surrogate's Court Procedure Act.

6. This institution will not treat the account as the property of the convenience signer(s) during the lifetime of the owner nor after the death of the owner.
7. Unless this institution receives written notice signed by the owner not to pay or deliver any convenience deposit, or addition or accrual thereon, this institution shall not be liable to the owner for continuing to honor checks or other orders drawn by, or withdrawal requests from, the other named convenience signers." Once a written notice has been received from the owner asking us not to honor any checks or other payment orders from the convenience signer(s), we may require written authorization of the owner before allowing for any further payments of deliveries.

General Account Features

Deposits

Deposits may be made in person, by mail, by wire transfer or pre-authorized credits, such as Social Security benefits or payroll payments. Mail deposits are made at the risk of the depositor and we strongly advise against sending cash through the mail.

We have the right, for our own reasons to:

1. Refuse to open an account or accept a deposit.
2. Return all or some of a deposit.
3. Close an account.

If we close your account for any reason, we will send you a check for the balance. See "Closing Your Account" for additional information.

If we credit your account for an item (a check or other instrument) and the item is not collected by us in the regular way banks collect items, we will deduct the amount of the item from your account. Any interest earned on the amount may be forfeited. If there is not enough money in the account to cover the item, you agree to pay us the amount.

It also may be advisable to keep funds from a pension or profit sharing account separate from your regular IRA contributions. Please check with your tax advisor to depositing such funds.

The Bank As Collecting Agent

In receiving items for deposit or collection, the Bank acts only as your collecting agent, and all such items are accepted under the following conditions:

1. The items shall be forwarded by us (as your agent) at your own risk.
2. We shall not be responsible for negligence, default or failure of subagents, nor for losses in the mail.
3. We shall have the right to charge back to your account any item for which actual payment is not received.
4. All items are credited subject to actual payment.
5. Items may be sent directly to the bank on which they are drawn without waiving any of the above conditions.

Withdrawals

You must maintain a sufficient collected balance in your account to cover the withdrawals you make. If you overdraw the account, the Bank may also refuse to pay the item(s) that caused the overdraft. The Bank may also refuse to permit a withdrawal from your account if:

1. The withdrawal would consist of funds deposited to your account in the form of a check or instrument and the proceeds for the check or instrument have not been received by us.
2. There is a dispute about the account of such a nature that to permit you to withdraw from the account might expose us to liability.
3. Someone whose name is on the account request the Bank, in writing, not to permit the withdrawal. The decision whether to honor such a requests rest solely with the Bank and we may require that future withdrawal authorizations be signed by every party interest in the account.
4. The account is pledged as collateral for a debt.
5. The withdrawal would consist of money or items we have taken to pay a debt due to the Bank.

6. We have been lawfully ordered not to permit the withdrawal of all or part of the funds in the account.
7. The request withdrawal amount would exceed the amount permitted by the account agreement or term. Specific withdrawal restrictions and penalties (where applicable) for your account are outlined under separate cover.
8. If you have failed to present to us any other document, credential, evidence or identification we require, or the law requires, in connection with the withdrawal. If the Bank does not feel that it has enough proof of who someone is, it can ask for as much proof as it needs. In certain cases, the Bank may ask for a bond from an insurance company which guarantees the right of the person to the funds.
9. A problem with our equipment prevents us from knowing your account balance.
10. You are a new customer seeking to make an initial withdrawal and we have not received back our verification form properly completed by another bank you have given us as a reference.

The Bank may take as much time as it deems necessary to determine the validity of any withdrawal request or order to pay and the identity of the person presenting it.

The Bank may make payments to you in cash or by check, money order or other form, payable to you or someone else. Issuance of such a payment by the Bank is final payment and relieves the Bank from any further liability for the amount of such payment. Certain cash withdrawals may be subject to Bank Secrecy Act reporting provisions.

We may allow another person to make withdrawals on your behalf if we are presented with satisfactory proof of the person's authority to make the withdrawal (example: Power of Attorney). Any such payment made by the Bank or on the order of such a person prior to receiving your written notice revoking such authority, is final payment and relieves the Bank from any further liability for the amount of such payment.

If any funds are distributed to you from an IRA account before you attain age 59½, or before you become disabled, the distribution may have substantial, unfavorable tax consequences for you. The unfavorable tax consequences are explained fully in the documents delivered to you when you opened your account.

Right to Off Set

We have a right to off set We can take certain funds from any of your accounts at any time to pay certain debts you owe us which are due and unpaid.

Payment Order of Items

The law permits us to pay items (such as checks, drafts, ATM transactions, Point-of-Sale transactions or electronic transactions) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay all debit card items first. All other debits will then be paid by dollar amount from the smallest to largest; all other debits include withdrawals, checks, ACH, etc. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item. The amounts of the overdraft charge and return check charge fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

Closing Your Account

You may close your account at any time, provided the funds on deposit are not being held as a result of legal action or uncollected deposited checks. If the account is a Time Deposit and we give our consent, there may be a penalty for withdrawals made prior to the maturity date.

The Bank also may close your account for good reason at any time. If we do so, we will notify you in writing and may mail you our official Bank check for the account balance. Any items presented after the account has been closed will be returned unpaid.

Nontransferable

Accounts opened after October 1, 1980 (other than demand deposits and NOW accounts), may not be transferred except on the books of the Bank. The transferability of Time Deposits accounts may be further restricted by the terms of the certificate or other evidence of the deposit. An account is not considered transferred if:

1. Title or beneficial interest in it passes in circumstances involving: death, bankruptcy, marriage, divorce, judicial attachment, incompetence or other legal means.
2. If it is reissued by the Bank under any other name

Interest Reporting

If you are subject to U.S. information reporting and backup withholding rules, account interest will be reported for tax purposes in the name and Social Security or Employer Identification Number of the primary depositor (the first name on the account unless account otherwise indicated). It is your responsibility to provide the Bank with correct Social Security or Employer Identification Number for your account(s) OR a properly executed Department of the Treasury, Internal Revenue Service Form W-8 BEN, you may be subject to a \$50 penalty imposed by the Internal Revenue Service.

You may be subject to the current backup withholding of interest credited on all accounts on which the Bank does not have a Certified Social Security Number, Certified Employer Identification Number, Certification of Application for Tax Identification Number, or Form W-8BEN on file; or where the depositor is subject to backup withholding under the provisions of the Internal Revenue Code.

The Bank has the right to refuse to open an account if you fail to provide us with a Certified Social Security Number, a Certified Employer Identification Number, or a completed Form W-8BEN.

Deposit Insurance

Your accounts are generally insured up to \$250,000 per depositor by the Federal Deposit Insurance Corporation (FDIC). Additional details about deposit insurance can be obtained at the bank.

Revised 07/06/2021

Availability of Funds

This sets forth the availability of funds deposited to your deposit accounts at the Bank. It provides information to allow you to determine when funds you deposit or receive for credit to any deposit accounts you maintain with us are available for payment of checks to others or for cash withdrawal (as these functions apply to the specific types of accounts).

Note: These provisions do not apply to checks drawn on banks outside the United States, its territories and possessions.

Our policy is to make funds from your deposits available to you on the same business day we receive your deposit, unless we impose one of the exceptions listed below. Once they are available, you can withdraw the cash and we will use the funds to pay checks that you have written. An electronic deposit including and ACH, wires and phone transfers will be available the same business day as credited to the account. Refunds and transfers made using money transfer apps may take 1—3 days to credit your account.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day when we are open, we will consider that the deposit was made on the day of your deposit. However, if you make a deposit after 4:00 p.m., or on a day that we are not open, we will consider that the deposit was made on the next business day when we are open.

Debit Card Funds Availability

Your account balance file is updated each business day. This means that a deposit credited on that business day will be available to you after 5pm.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you the same day you make the deposit. If a case-by-case hold is placed on your deposit, the first \$225 will be available the next business day and the remaining funds available the 2nd business day. If an exception hold is used, your funds may not be made available until the 7th business day, with the first \$225 available on the next business day

Revised 09/02/2022

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

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

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You re-deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

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

Special Rules for New Accounts

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the next business day after the day of your deposit. Funds from all other check deposits may not be available until the thirtieth business day after the day of your deposit.

Effective 07/01/2020

Fees and Service Charges

Description	Fee/Charge	Per...
Cashiers Check	\$ 3.00	Per check
Money Order	\$ 2.00	Per check
Certified Check	\$10.00	Per check
Overdraft Charge	\$35.00	Per item
Re-presented NSF Item	\$35.00	Per item
Return Item Charge	\$35.00	Per item
Continuous OD Charge (after 2nd day)	\$ 5.00	Per day
Returned Deposit Item	\$15.00	Per item
Wire Transfer – Outgoing	\$25.00	Per wire
Wire Transfer – Incoming	\$15.00	Per wire
Collections/Foreign Checks	\$25.00	Per check
Stop Payment – Bank Item	\$30.00	Per item
Stop Payment – Customer Item	\$30.00	Per item
Research/Statement Copy	\$10.00	Per hour (min)
Protest Fee	\$25.00	Per item
Counter Check	\$ 0.25	Per check
Safe Deposit Boxes	\$15.00	2x5x21"
	\$18.00	3x5x21"
	\$21.00	4x5x21"
	\$32.00	3x10x21"
Dormant service charge (6 months)	\$10.00	
Personal and business checks	Prices vary	
Legal Processing Fee	\$50.00	
Abandoned Property Fee	\$10.00	
Return Mail	\$ 5.00	Per item
Phone Transfer	\$ 2.00	Per transfer
OD Protection Transfer	\$10.00	Per transfer
Paper Statement Fee (eff. 06/01/2020)	\$ 3.00	Per statement

Revised 05/31/2023

Privacy Notice

Rev. 03/2001

FACTS

WHAT DOES CAYUGA LAKE NATIONAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and income ● credit history and employment information ● transaction history and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Cayuga Lake National Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Cayuga Lake National 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	Yes	No
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 (315) 889-7358 or go to www.cayugalakenationalbank.com	

What we do	
How does Cayuga Lake National 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 Cayuga Lake National Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● apply for a loan or give us your contact information ● open an account or provide employment information ● show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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>Cayuga Lake National 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>Cayuga Lake National 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>Our joint marketing partners include KASASA.</i>
Other important information	

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Electronic Fund Transfers Disclosure

The terms and conditions addressed below apply to you when you use **Cayuga Lake National Bank's** Electronic Funds Transfer (EFT) services. Please read this disclosure carefully because it tells you your rights and obligations for EFT activity. You should keep this notice for future reference.

Definitions

Account means your deposit account(s) at the Bank.

Business Days means the business days when the Bank's branches are open. Our business days are Monday through Friday. Holidays are not included.

Electronic Fund Transfers means any transfer of funds that is initiated through an electronic terminal, telephone, computer, magnetic tape for the purpose of ordering, instructing, or authorizing a financial institution to debit or credit an account. The term includes, but is not limited to point-of-sale (POS) transfers; automated teller machine transfers; direct deposits or withdrawal of funds; transfers initiated by telephone; and transfers resulting from debit card transactions, whether or not initiated through an electronic terminal.

New Account means that an account is considered new during the first 30 calendar days after the account is established.

Transfer Types and Limitations

You may use your *Debit Card* at any Automated Teller Machine (ATM) that displays the Visa®, Plus®, and NYCE® logo to:

- a. withdraw funds from your transaction account(s) - regular checking, NOW, Super NOW account (s), and statement savings account(s).
- b. transfer funds between your transaction account(s) - regular checking, NOW, Super NOW account(s), and statement savings. Your transfer will be available immediately for ATM and POS transactions.
- c. obtain available balances from your transaction account (s) - checking, NOW, Super NOW account(s), and statement savings account(s).

You may also use your *Debit Card* at any retail establishment where Visa® Cards are accepted to purchase goods and services and/or obtain cash where permitted from a merchant. These types of transactions are POS transactions. We reserve the right to block countries outside of the U.S.A. Your overdraft line of credit, Chek-Tek will automatically transfer to your transaction account as permitted.

You may authorize a Merchant to electronically charge your account in place of a paper check, including electronic collection of any applicable check charge.

Your transaction account must be the primary account. A POS transaction is permitted only on your primary account. We do not allow a POS transaction on statement savings accounts. We have imposed limitations on these types of transfers. You may use your Debit Card at an ATM to withdraw funds up to \$300 each day, provided the funds are available in your account. In addition to the amount that you may withdraw at an ATM each day, you are allowed \$1,000 for a POS transaction(s) each day, provided the funds are available in your account. The total amount of funds available to you for a POS transaction(s) is \$1,000 each day and \$300 from an ATM each day. Each day begins after midnight.

You may authorize a merchant to electronically charge your account in place of a paper check, including electronic collection of any applicable check charge.

Availability of Funds

Your account balance is updated throughout each business day. This means that your deposit will be available the same business day. An electronic deposit including and ACH, wires and phone transfers will be available the same business day as credited to the account. Refunds and transfers made using money transfer apps may take 1—3 days to credit your account.

You will be denied the use of the Debit Card if you (i) exceed the daily withdrawal limit, (ii) do not have adequate funds available or (iii) do not enter the correct PIN. There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in the machine retention of your Debit Card at an ATM. The number of attempts that result in machine retention of your Debit Card is not revealed for security reasons.

Fees

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from your account.
- We do not charge for ACH debits or credits to your account.
- We do not charge for Debit Card withdrawals.
- There is a 10 cent charge per debit card PIN based purchase. The first 2 debits are free each month.
- There is a \$7.50 fee for each replacement of a debit card and each additional card ordered in the same name.
- When you use an ATM not operated by us, you may be charged a fee by the ATM operator or any network used to complete the transfer (and you may be charged for a balance inquiry).

Documentation

Terminal transfers - You can get a receipt at the time you make any transfer to or from your account using one of our ATM's. A receipt may not be available for transactions of \$15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money.

Periodic statements - You will get a monthly account statement unless there are no transfers in a particular month. In any case you will get the statement at least quarterly. This includes transaction accounts (regular checking, NOW, Super NOW accounts) and statement savings accounts. A passbook savings account should be converted to a statement savings account if there will be any electronic activity.

Preauthorized Payments

Right to stop payment and procedure for doing so.

If you have told us in advance to make regular payments out of your account, you can stop any of these payments.

Here's how:

Call us at 1-315-889-7358 in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. You will be charged the current stop payment fee.

Notice of varying amounts.

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

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

Telephone Banking

You may access your account(s) by using a separate Personal Identification Number (PIN) assigned by you.

At the present time, you may use the system to:

- Transfer between checking and statement savings accounts;
- Transfer from checking and statement savings accounts to Installment Loan accounts;
- Verify account activity;
- Place a stop payment on a check; and
- Fax yourself a copy of a statement.

Internet Banking

You may access your account(s) by enrolling in Internet Banking (I.B.). Please visit our website to enroll. You may use I.B. to do the following:

- Review account history and check account balances;
- Transfer funds, make payments;
- Request a wire transfer, change of address or a stop payment; and
- Send messages.

Financial Institution's Liability

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

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

Confidentiality

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

- (1) Where it is necessary for completing transfers, or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or

- (3) In order to comply with government agency or court orders, or
- (4) If you give us your written permission.

Consumer Liability

Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your card and/or code without your permission. If you believe your card and/or code has been stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.

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

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

If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods. **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen or that a transfer has been made using the information from your check without your permission, call: 1-315-889-7358

or write: Cayuga Lake National Bank, 165 Cayuga Street, Union Springs, NY 13160
or visit: www.cayugalakenationalbank.com

Additional Limit in Liability for Debit Card. If your card is lost or stolen, you will not be liable for any unauthorized transactions unless you have been grossly negligent or have engaged in fraud. This additional limit on liability does not apply to ATM transactions or to transactions using your PIN which are not processed by Visa®.

Error Resolution Notice

In case of errors or questions about your Electronic Transfers, call or write us at the telephone or address listed directly above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error. If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days, 20 business days if the transfer involved a new account or 5 business days if the transfer involved a Visa® POS transaction, after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days, or 90 days if the transfer involved a new account, a point-of-sale or foreign-initiated transfer to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days, 20 business days if the transfer involved a new account or 5 business days if the transfer involved a Visa® POS transaction, for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation and notify you within 2 business days of the deposit. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we determine that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may request copies of the documents that we used in our investigation.

Notice of ATM/Night Deposit User Precautions

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

- (1) Minimize the time spent at the facility by coming prepared.
- (2) Always save your ATM receipts. Record each transaction, but not while at the ATM.

- (3) Review (balance) your account statement and compare records.
- (4) Don't lend your Debit Card to anyone.
- (5) Do not leave your card at the ATM.
- (6) If your card is lost or stolen, promptly notify us.
- (7) Protect your Personal Identification Number (PIN). Don't tell anyone your PIN. Don't write your PIN where it can be discovered. For example, don't write your PIN in your wallet or purse.
- (8) Examine your surroundings. Don't let others see you enter your PIN or accept help from others. At night, be sure that the facility is well lit. You should suspend the transaction and take your card or deposit with you if you notice anything suspicious.
- (9) Be sure to close any entry door completely upon entering and exiting the ATM or night depository facility.
- (10) Place your cash in a secure place. Count the cash later when you are in a safe place.
- (11) At a drive-up facility, make sure your vehicle is locked and windows are rolled up. Keep the engine running and remain alert to your surroundings.
- (12) We want the ATM and night depository facility to be safe and convenient for you. These facilities may record activity by a surveillance camera(s). Please report to us if you know of a problem with a facility. For instance, please notify us if the light is not working properly or if there is any damage to the facility. Please call the police at once if emergency assistance is needed. Direct complaints concerning ATM facility security to us at the phone number listed in this brochure or to the New York Banking Department Consumer Services Hotline at 1-888-NYS-ATM1 (1-888-697-2861).

Customer Information Procedures

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you.

We may also ask to see your driver's license or other identifying documents.

09/2003

Checking Account

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is .50. You may make unlimited withdrawals from your account each day.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each day.

Pre-authorized Transfer Limitations

You may make unlimited pre-authorized transfers from your account each day.

Payment of Debit Items

All debit card transactions shall be paid first, followed by all other debit amounts from smallest to largest.

Senior Benefits

Eligible at age 55.

Benefits

- E-statements or Free paper statements
- Discounted CLNB Logo checks

- Free research

Revised 03/08/2021

Kasasa Cash - Truth In Savings Disclosure

Account Overview:

Kasasa Cash: A free variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Cayuga Lake National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Cayuga Lake National Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash account, any optional add-on products / services associated with this account will also be terminated at the same time.

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting:

Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which Cayuga Lake National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or call us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

Balance Computation Method:

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

Interest Rate & Annual Percentage Yield:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle daily balances up to and including \$15,000 in your Kasasa Cash account earn an interest rate of 0.99% resulting in an APY of 1.00%; and daily balances over \$15,000 earn an interest rate of 0.10% on the portion of the daily balance over \$15,000, resulting in a range from 1.00% to 0.22% APY depending on the account's daily balance.

When Kasasa Cash qualifications are not met, ATM withdrawal fees are not refunded and the interest rate earned on the entire average daily balance in the account will be 0.01% resulting in an APY of 0.01%;

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 direct deposit(s)
- At least 12 PIN-based or signature-based debit card purchases [each \$0.01 or more]
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with bank

[For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards PIN-based or signature-based debit card purchases must be at least \$0.01]

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, PIN-based, signature based debit card purchases [less than \$0.01], debit card purchases processed by merchants and received by our bank as ATM transactions, [PIN-based, signature based] transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Visit our website at www.cayugalakenationalbank.com or call us at 1-315-889-7358 one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or call us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn an interest rate of 0.99% resulting in an APY of 1.00%; and daily balances over \$15,000 earn an interest rate of 0.10% on the portion of the daily balance over \$15,000, resulting in a range from 1.00% to 0.22% APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of \$10.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire average daily balance will be 0.01% resulting in an annual percentage yield of 0.01% and ATM withdrawal fees are not refunded.

Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$15,000 + \$100,000 in

your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$1.00 minimum deposit is required to open the account. Monthly Direct Deposit, Enrollment in E-Statements are a condition(s) of this/these account(s). See accompanying schedule of Fees and Service Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash account with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

This disclosure contains the rules that govern your deposit account as of October 1, 2020.

Kasasa Cash with Kasasa Saver - Truth In Savings Disclosure

Account Overview:

- Kasasa Cash: A free variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
- Kasasa Saver is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Cayuga Lake National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Cayuga Lake National Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash account and only the Kasasa Cash terms and conditions articulated within this disclosure will apply.

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting:

Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Cash with Kasasa Saver account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which Cayuga Lake National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

Balance Computation Method:

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

Interest Rate & Annual Percentage Yield:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle:

Kasasa Cash: daily balances up to and including \$15,000 in your Kasasa Cash account earn an interest rate of 0.99% resulting in a non-compounding APY* of 1.00%; and daily balances over \$15,000 earn an interest rate of 0.10% on the portion of the daily balance over \$15,000, resulting in a non-compounding range from 1.00% to 0.22% APY depending on the account's daily balance.

Kasasa Saver: daily balances up to and including \$25,000 in your Kasasa Saver account earn an APY of 0.25% and daily balances over \$25,000 earn an interest rate of 0.10% on the portion of the daily balance over \$25,000, resulting in a range from 0.25% to 0.13% APY depending on the account's daily balance.

When your Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle:

Kasasa Cash: ATM withdrawal fees are not refunded and the entire daily balance in the account earns an interest rate of 0.01% resulting in a non-compounding annual percentage yield of 0.01%

Kasasa Saver: the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05%.

* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 direct deposit(s)
- At least 12 PIN-based / signature-based debit card purchases [each \$0.01 or more]
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with bank

[For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards [PIN-based / signature-based] debit card purchases must be at least \$0.01]

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, PIN-based, signature based debit card purchases [less than \$0.01], debit card purchases processed by merchants and received by our bank as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates. Statements cycle every third Thursday

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn an interest rate of 0.99% resulting in a non-compounding APY of 1.00%; and daily balances over \$15,000 earn an interest rate of 0.10% on the portion of the daily balance over \$15,000, resulting in a non-compounding range from 1.00% to 0.22% APY depending on the account's daily balance.

In addition, daily balances up to and including \$25,000 in your Kasasa Saver account earn an interest rate of 0.24% resulting in an APY of 0.25%; and daily balances over \$25,000 earn an interest rate of 0.10% on the portion of the daily balance over \$25,000, resulting in a range from 0.25% to 0.13% APY depending on the Kasasa Saver account's daily balance.

You will receive reimbursements up to an aggregate total of \$10.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire daily balance will be 0.01% resulting in a non-compounding annual percentage yield of 0.01% and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05%.

Interest will be credited to your Kasasa Cash and Kasasa Saver account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Cash account and \$25,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's

rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. [You will automatically qualify for the account's rewards during your account's first statement cycle.] If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$1.00 minimum deposit is required to open the account. \$10.00 minimum deposit is required to open the saver account. Monthly Direct Deposit, Enrollment in E-Statement are conditions of these account(s). See accompanying schedule of Fees and Service Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kasasa Cash account is required to have a Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

Account Limitations: If Kasasa Saver Is Established As A Savings Account: Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash and Kasasa Saver accounts. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash and Kasasa Saver accounts with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

This disclosure contains the rules that govern your deposit account as of October 1, 2020.

Kasasa Cash Back -Truth In Savings Disclosure

Account Overview:

Kasasa Cash Back: A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based / signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal,

day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Cayuga Lake National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Cayuga Lake National Bank check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit(s)
- At least 12 PIN-based / signature-based debit card purchases [each \$0.01 or more]
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with bank

[For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards [PIN-based / signature-based] debit card purchases must be at least \$0.01.]

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, [PIN-based, signature based] debit card purchases [less than \$0.01], debit card purchases processed by merchants and received by our bank as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates. Statements cycle every third Thursday.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.00% cash back on up to a total of \$500.00 PIN-based/signature-based debit card purchases that post and settle to

the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$\$10.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after the account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$1.00 minimum deposit is required to open the account. Monthly Direct Deposit, Enrollment in E-Statements are conditions of this account. See accompanying schedule of Fees and Service Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e- statements) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash Back account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back account with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

This disclosure contains the rules that govern your deposit account as of October 1, 2020.

Kasasa Cash Back with Kasasa Saver - Truth In Savings Disclosure

Account Overview:

- Kasasa Cash Back: A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based / signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
- Kasasa Saver is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash Back checking account during each Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Cayuga Lake National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Cayuga Lake National Bank check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back with Kasasa Saver account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash Back account and only the Kasasa Cash Back terms and conditions articulated within this disclosure will apply.

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting:

Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which Cayuga Lake National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

Balance Computation Method:

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

Interest Rate & Annual Percentage Yield:

When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: daily balances up to and including \$25,000 in your Kasasa Saver account earn an interest rate of 0.24% resulting in an APY of 0.25%; and daily balances over \$25,000 earn an interest rate of 0.10% on the portion of the daily balance over \$25,000, resulting in a range from 0.25% to 0.13% APY depending on the account's average daily balance.

When your Kasasa Cash Back account qualifications are not met during a Monthly Qualification Cycle:

Kasasa Saver: the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05% APY.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit(s)

- At least 12 PIN-based / signature-based debit card purchases [each \$0.01 or more]
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with bank

[For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards PIN-based / signature-based debit card purchases must be at least \$0.01]

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, PIN-based, signature based debit card purchases [less than \$0.01], debit card purchases processed by merchants and received by our bank as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates. Statements cycle every third Thursday

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.00% cash back on up to a total of \$500 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle.

In addition, daily balances up to and including \$25,000 in your Kasasa Saver account earn an interest rate of 0.24% resulting in an APY of 0.25%; and daily balances over \$25,000 earn an interest rate of 0.10% on the portion of the daily balance over \$25,000, resulting in a range from 0.25% to 0.13% APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of \$10.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. In addition, the entire daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an annual percentage yield of 0.05% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle.

The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after the account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$1.00 minimum deposit is required to open the account. \$10.00 minimum deposit is required to open the account. Monthly Direct Deposit, Enrollment in E-Statements are condition(s) of these accounts. See accompanying schedule of Fees and Service Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kasasa Cash Back account is required to have a Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings.

Account Limitations: If Kasasa Saver Is Established As A Savings Account:

Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash Back and Kasasa Saver accounts. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back and Kasasa Saver accounts with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

This disclosure contains the rules that govern your deposit account as of October 1, 2020.

Statement Savings

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is \$1.00. You may make unlimited withdrawals from your account each month, in person. Government regulations mandate us to reserve the right to require 7 days' notice prior to a withdrawal.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each month.

Fees To Maintain This Account

Minimum Average Balance Fee

A minimum balance fee of \$2.00 will be imposed every month if the average daily balance for the month falls below \$10.00. The average daily balance is calculated by adding the principal in the account for each day in the period and dividing that figure by the number of days in the period.

Effective 01/01/2014.

Interest Features

Interest Computation

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

Balance To Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit cash or non-cash items, such as checks.

Interest Crediting

Interest will be credited to your account monthly. If you close your account, you will receive all interest accrued.

Minor Savings Account

Variable Rate Information

Cayuga Lake National Bank reserves the right to change your interest rate and annual percentage yield at any time. The interest rate is determined by the Bank at our discretion.

Interest Crediting & Compounding Method

We use the daily balance method to calculate the interest in your account. This method applies a periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit cash and non-cash items, such as checks. Interest will be credited and compounded to your account monthly. If you close your account, you will receive all interest accrued.

Minimum Balance Requirements

The minimum balance required to open and obtain the disclosed annual percentage yield is \$0.01.

Fee

There are no fees associated with minor accounts.

Transaction Authority

Unlimited deposits may be made at the school or financial institution by the minor only. Withdrawals are permitted at the financial institution by the minor only. The passbook is required for all transactions.

Withdrawal Limitations

You may make unlimited withdrawals from your account each day. Government regulations mandate us to reserve the right to require 7 days' notice prior to a withdrawal.

Additional Information

Upon reaching the age of 18, the account can no longer be considered a minor account, therefore, the student should contact the bank to update account information.

Revised 01/25/2016

Passbook Savings

Transaction Limitations

Passbook must be presented to complete all transactions.

Withdrawal Limitations

The minimum amount you may withdraw is \$1.00. You may make unlimited withdrawals from your account each day. Government regulations mandate us to reserve the right to require 7 days' notice prior to a withdrawal.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each day.

Fees To Maintain This Account

Minimum Average Balance Fee

A minimum balance fee of \$2.00 will be imposed every month if the average daily balance for the month falls below \$10.00. The average daily balance is calculated by adding the principal in the account for each day in the period and dividing that figure by the number of days in the period.

Effective 01/01/2014.

Interest Features

Interest Computation

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

Balance To Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit cash or noncash items, such as checks.

Interest Crediting

Interest will be credited to your account on January 1, April 1, July 1 and October 1. If you close your account, you will receive all interest accrued.

Variable Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield may change. The interest rate on your account is determined by the Bank at our discretion.

Rate Change Frequency

The interest rate on your account may change at any time at the Bank's discretion.

Other Information

Additional disclosures for your account are provided separately.

Money Market Savings

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is \$1.00. You may make unlimited withdrawals from your account each month, in person. Government regulations mandate us to reserve the right to require 7 days' notice prior to a withdrawal.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each month.

Preauthorized Transfer Limitations

You may make 6 preauthorized transfers from your account each month.

Fees To Maintain This Account

Minimum Average Balance Fee

A minimum balance fee of \$2.00 will be imposed every month if the average daily balance for the month falls below \$10.00. The average daily balance is calculated by adding the principal in the account for each day in the period and dividing that figure by the number of days in the period.

Effective 01/01/2014.

Interest Features

Interest Computation

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

Balance To Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit cash or noncash items, such as checks.

Interest Crediting

Interest will be credited to your account monthly. If you close your account, you will receive all interest accrued.

Variable Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield (APY) may change. The interest rate on your account is determined by the Bank at our discretion.

Rate Change Frequency

The interest rate on your account may change at any time at the Bank's discretion.

Other Information

Additional disclosures for your account are provided separately. See our rate sheet for Rate & APY.

Revised 11/01/2018

Kasasa Saver - Truth In Savings Disclosure

This disclosure contains the rules that govern your Kasasa Saver deposit account as of October 1, 2020 when it is [linked](#) to either a Kasasa Cash or Kasasa Cash Back. Please refer to both this AND the corresponding Kasasa Cash or Kasasa Cash Back Truth In Savings disclosure to ensure you have all of the information that is associated with your accounts.

Account Overview:

Kasasa Saver: Linked with a Kasasa Cash or Kasasa Cash Back account, this is a free, variable rate deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) interest, (b) cash back dollars, (c) reimbursements of iTunes, Amazon.com and Google Play purchases and (d) the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting:

Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Saver account on the

last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which Cayuga Lake National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website www.cayugalakenationalbank.com or contact 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

Balance Computation Method:

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

Interest Rate & Annual Percentage Yield:

The interest rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash or Kasasa Cash Back account is documented below. Please refer to the appropriate Kasasa Cash or Kasasa Cash Back Truth In Savings Disclosure for specific account qualification information.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle:

Kasasa Saver: daily balances up to and including \$25,000 in your Kasasa Saver account earn an interest rate of 0.24% resulting in an APY of 0.25% and daily balances over \$25,000 earn an interest rate of 0.10% on the portion of the daily balance over \$25,000, resulting in a range from 0.25% to 0.13% APY depending on the Kasasa Saver account's daily balance.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle: the entire daily balance in the Kasasa Saver account earns 0.05% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle.

Kasasa Cash When Linked To Kasasa Saver: When linked to Kasasa Saver and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn an interest rate of 0.99% resulting in a non-compounding APY* of 1.00%; and daily balances over \$15,000 earn an interest rate of 0.10% on the portion of the daily balance over \$15,000, resulting in a non-compounding range from 1.00% to 0.22% APY depending on the account's daily balance.

When your linked Kasasa Cash account's qualifications are not met during a Monthly Qualification Cycle: ATM withdrawal fees are not refunded and the entire daily balance in the account earns an interest rate of 0.01% resulting in a non-compounding APY of 0.01%. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Cash account and \$25,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Reward Distribution:

Kasasa Cash Back When Linked To Kasasa Saver: The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on last day of the current statement cycle.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. \$10.00 minimum deposit is required to open the account. Monthly Direct Deposit, 12 debit card purchases settle and post, enrollment in E-Statements are conditions of Monthly Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account(s). See

accompanying schedule of Fees and Service Charges for fees that may apply to this account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account(s). Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash or Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply.

Linked Accounts: You must have a linked Kasasa Cash or a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Account Limitations: If Kasasa Saver Is Established As A Savings Account: Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash or Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Saver account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Saver account with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

This disclosure contains the rules that govern your deposit account as of October 1, 2020.

Health Savings Account (HSA)

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is 1.00. You may make unlimited withdrawals from your account each month. Government regulations mandate us to reserve the right to require 7 days' notice prior to a withdrawal.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each day.

Fees To Maintain This Account

Minimum Average Balance Fee

N/A

Interest Features

Interest Computation

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

Balance To Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit noncash items, such as checks.

Interest Crediting

Interest will be credited to your account monthly. If you close your account, you will receive all interest accrued.

Variable Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield may change. The interest rate on your account is determined by the Bank at our discretion.

Rate Change Frequency

The interest rate on your account may change at any time at the Bank's discretion.

Other Information

Additional disclosures for your account are provided separately.

Payment of Debit Items

All debit card transactions shall be paid first, followed by all other debit amounts from smallest to largest.

Revised 09/20/2021

Certificates of Deposit

Interest Features

Interest Computation

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

Balance To Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit cash or noncash items, such as checks.

Interest Crediting

Interest will be credited to your account monthly, unless you direct us otherwise.

Time Account Provisions

Maturity

Your account will mature on the date disclosed on the certificate provided to you.

Automatic Renewal

The account will automatically renew at maturity

Required Early Withdrawal Penalties

An early withdrawal penalty of 7 days simple interest must be imposed if funds are withdrawn within six days of the date of deposit or within the first six days after the most recent partial withdrawal.

Early Withdrawal Penalties

We may impose a penalty if you withdraw any of the deposited funds before the maturity date. You will have a 10 day grace period to withdraw funds or change the term without a penalty after the maturity date. A change in terms renews the CD, therefore expiring the grace period.

Minimum Balance Accounts

We reserve the right to treat any withdrawal which would reduce the remaining balance below the required minimum balance as a withdrawal of the entire balance and calculate the amount of the penalty accordingly.

Other Information

Additional disclosures for your account are provided separately. For CD specials, the rate and term at renewal will be that of the next lowest rate and term available on the standard rate sheet, excluding special terms. For regular CDs, the term at renewal will be the term currently on the CD, unless we notify you, in writing, before a maturity date, of a different term for renewal.

Term	Penalty
≤ 12 months	30 days' interest on the amount withdrawn.
> 12 months	90 days' interest on the amount withdrawn.

Revised 5/4/2023

Christmas Club

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is \$1.00. You may make 3 withdrawals from your account each year. The 4th withdrawal will close the account. The account will be paid out each year in October.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each year.

Fees To Maintain This Account

Minimum Average Balance Fee

A minimum balance fee of \$2.00 will be imposed every month if the average daily balance for the month falls below \$10.00. The average daily balance is calculated by adding the principal in the account for each day in the period and dividing that figure by the number of days in the period.

Interest Features

Interest Computation

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

Balance To Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit non-cash items, such as checks.

Interest Crediting

Interest will be credited to your account after the 50-week club term is complete.

Variable Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield may change. The interest rate on your account is determined by the Bank at our discretion.

Rate Change Frequency

The interest rate on your account may change at any time at the Bank's discretion.

Other Information

Additional disclosures for your account are provided separately.

Revised 10/11/2023

Debit Card Fee

Effective August 16, 2018 there will be a 10 cent charge per debit card PIN based purchase. The first 2 debits are free each month.

Important Information:

- A Debit Card can be processed as a debit or credit transaction;
- If the transaction is processed as a debit, you will likely have to enter your PIN;
- If the transaction is processed as a credit, you will likely have to sign your name;
- You may have to ask the merchant to process your transaction as a credit, as the initial prompt may be for a debit;
- A fee is incurred for each debit card transaction processed as a debit (PIN based). This fee is paid by financial institutions. **The fee does not apply to ATM transactions;**
- Fraud losses due to stolen debit card information increases every year;
- Customers are not responsible for fraudulent charges to their debit cards;
- Merchants rarely incur any losses due to fraud;
- VISA rules protect the customer and the merchant;
- If the merchant does not ask for your identification, you should ask why;
- Your bank, Cayuga Lake National Bank absorbs these losses.

