

FREE CHECKING

Country Bank for Savings
Customer Care Center
15 South Street Suite C
Ware, MA 01082
January 2, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

FREE CHECKING

Limitations: You must deposit \$10.00 to open this account.

Account Fees: The following fees apply:

Return Deposited Item Fee: \$7.16

Inactivity Fee: \$10.00 is charged after 1 year of inactivity, and every 90 days thereafter, until activity is performed. Inactivity fee charged on Checking, Money Market, and Savings accounts having a balance under \$1000.00.

MISCELLANEOUS FEES AND CHARGES

ATM & Debit Cards

Card Replacement Fee: \$10.00

Online Banking Services

Account-to-Account Transfer- Inbound, Express delivery: \$5.00

Account-to-Account Transfer- Outbound, Express delivery: \$10.00

Non-Sufficient/Uncollected Funds Charge

OD (Overdraft) Limit Fee: \$35.00 charge applies to checks, in-person withdrawals, or other electronic means.
NSF (Non-Sufficient Funds) Charge per item paid or returned: \$35.00 charge applies to checks, in-person withdrawals, or other electronic means each time the item is presented and returned due to insufficient funds.

Uncollected Funds Charge per item: \$35.00 charge applies to checks, in-person withdrawals, or other electronic means.

Reduced for 18/65 account customers (per item): \$5.00

Miscellaneous Account Fees

Stop Payment Fee (check or electronic): \$30.00

Statement Summary Fee : \$5.00

EZ Transfer Fee: \$10.00, charged to transfer funds to cover overdrafts.

Checks sent for collection: Fees Vary depending on collection type.

Early Account Closeout : \$15.00 prior to being opened for 90 days

Research Fees

Copy of check (first 25 per year are free) : \$5.00

Account research: \$30.00 per hour (1 hour minimum

charge)

Research request over 5 years old: \$40.00 per hour (1 hour minimum charge)

Abandoned Property Fees

Abandoned Property Fee: \$40.00

Other Services

***Money Order: 5.00**

***Cashier Check: 5.00**

Foreign Currency Order: \$20.00

Counter Checks: \$2.00 for four checks

Signature Guarantee: \$20.00

Wire Transfers

Domestic Outgoing Wire Fee: \$30.00

Domestic Incoming Wire Fee: \$10.00

Foreign Outgoing Wire Fee: \$50.00

Foreign Incoming Wire Fee: \$15.00

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT COUNTRY BANK

FOR SAVINGS. Our policy is to make funds from your cash and check deposits available to you on the same business day as the day we receive your deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our earliest cut-off hour is 4:00 P.M. If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day as the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.

- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications equipment.

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

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

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal government checks, and checks drawn on the Commonwealth of Massachusetts and any local government unit in Massachusetts 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 \$5,525.00 will be available on the seventh 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 \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on Country Bank for Savings will be available on the same business day as the day of your deposit.

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

Deposits at Automated Teller Machines (ATMs). Typically, ATM deposits will be available the next business day.

If you make a deposit at a Country Bank ATM before 4:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at a Country Bank ATM after 4:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Wire Transfers. Our wire transfer cut-off time is 4:00 P.M. Any incoming wire transfers received after our cut-off time will be considered deposited the next business day.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND

DISCLOSURES

This Agreement and Disclosure is made in compliance with Massachusetts and federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a 0-h

Online Banking Services

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password through the online banking service. You may use the online banking service to perform the following transactions:

- * Transfer funds between digital accounts.
- * Obtain balance information on digital accounts.
- * Review transactions on digital accounts.
- * Make loan payments.
- * Stop payment requests.
- * Advance funds from credit line.
- * Online bill payment.
- * Online copy of statement.
- * Get details.
- * Allow export of transaction history to personal finance manager.

Resend Cashes for Online Service

- * There is no charge for online banking with us.

ATM Card

Types of Transactions/Transfers: You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the ATM Request Form. At present you may use your card to (and these services may not be available at all ATMs):

- Deposit funds to your checking account.
- Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- Withdraw cash from your savings account.

Transfer funds between your checking accounts.

Obtain balance information on your deposit accounts.

Initiation of Payment/Account:

- To report possible unauthorized use of your ATM card, call us 24 hours a day.

You may withdraw up to a maximum of \$1010.00 (if the cash is sufficient funds in your account) per day.

For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.

Your Option to Limit Cash Withdrawals - You have the option to set a pre-authorized limit of cash that can be withdrawn using your ATM Debit Card. PIN to \$0.00 per day on a debit amount applicable to us.

Resend Cashes for ATM Transactions

- We do not charge for ATM transactions at the present time.

1. Refer to Schedule of Resend Cashes

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

Direct Deposit Authorization for ST/Local Social Security

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- * Accept direct deposits from employer to your checking or savings account.

Resend Cashes

- * We do not charge for preauthorized EFTS.

Personal Direct Deposit

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- Accept direct deposits from your employer or financial institution to your checking or savings account.

Resend Cashes

- * We do not charge for preauthorized EFTS.

Debit Card

Types of Transactions/Transfers: You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as we may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a PIN. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of

ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account information may be obtained from the ATM Request Form. At present you may use your card to (and these services may not be available at all ATMs):

- Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking accounts.
- * Obtain balance information on your deposit accounts.

Initiation of Payment/Account:

- * To report possible unauthorized use of your ATM card, call us 24 hours a day.

You may withdraw up to a maximum of \$1010.00 (if the cash is sufficient funds in your account) per day.

For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.

Your Option to Limit Cash Withdrawals - You have the option to set a pre-authorized limit of cash that can be withdrawn using your ATM Debit Card. PIN to \$0.00 per day on a debit amount applicable to us.

You may purchase up to a maximum of \$500.00 worth of goods and services per day, excluding withdrawals.

Your Option to Limit Cash Withdrawals - You have the option to set a pre-authorized limit of cash that can be withdrawn using your ATM Debit Card. PIN to \$0.00 per day on a debit amount applicable to us.

Resend Cashes

- We do not charge for ATM transactions at the present time.

1. Refer to Schedule of Resend Cashes

- We do not charge for ATM transactions.

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

Business Debit Card

Types of Transactions/Transfers: You may use the card and

agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Single Line designates from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a Mastercard logo. You may use the card to make ATM cash advances only at an ATM with a personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Account Holder Notice ATM transactions, your Primary Account will be used for your transactions. Your Primary Account Number and information may be obtained from the ATM/POS Debit Card Request Form. At present you may use your card to (specify the services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdrawals from your checking account.
- * Deposit funds to your savings account.
- * Withdrawals from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Regular Account:

- * To report possible unauthorized use of your ATM card, call us 24 hours a day.
- * You may withdraw up to a maximum of \$1010.00 (if the cash is for debit funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- * Your Option to Limit Cash Withdrawals - You have the option to set a pre-authorized limit of cash that can be withdrawn using your ATM/Debit Card and PIN to \$50.00 per day on the debit account accepted by us.
- * You may purchase up to a maximum of \$500.00 worth of goods and services per day, excluding ATM withdrawals.
- * Your Option to Limit Cash Withdrawals - You have the option to set a pre-authorized limit of cash that can be withdrawn using your ATM/Debit Card and PIN to \$50.00 per day on the debit account accepted by us.

Resend Cards

- * We do not charge for ATM transactions at the present time.

* Refer to Schedule of Resend Cards. We do not charge for any ATM transactions.

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

Telephone Banking

Types of Audio Response Services: You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you and your account number in our audio response system. At the present time you may use the system to:

- * Obtain balance information on your deposit accounts.
- * Verify the last debit amount of your account.
- * Deny a fraudulent debit card as a debit card on your account.

Initiation of Regular Account:

- * There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.

Resend Cards to Audio Response Transactions

- * We do not charge for any Audio Response Transactions.

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transactions as described below.

Electronic Check Conversion. You may authorize a debit order to pay to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check routing account, address and other information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involves a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically represent a check to you if the check is returned due to insufficient or unavailable funds. A resulting fee transaction if debited as an optional feature of the consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

E X T E R N A L T R A N S F E R S

Person-to-Person Transfers) SERVICE: You may use our external transfer service to transfer funds from your Accounts and other Accounts you own at other financial institutions. You may also use this service to transfer money to yourself for funding a separate Account. **Account-to-Account Transfers** can be made from an 'Eligible Transaction Account,' an account from which payments and service fees, if any, will be automatically debited, which payments and credits will be deposited. Personal checking, savings, or money market accounts are typically eligible for this service. **Person-to-Person Transfers** require an 'Eligible Transaction Account' and a 'Country Bank' from which payments and service fees, if any, will be automatically debited, and payments and credits will be deposited. Personal checking, savings, or money market accounts are typically eligible for this service. **Resend Cards and Limits:**
Account-to-Account Transfers
Single Line Transfer - Typically delivered in 3-5 business days.
Minimum amount per transaction, \$20.00. **Maximum amount per transaction per day**, \$5,000 and \$25,000 per week. **Maximum of 3 transactions per day**, and 6 transactions per week.
Single Line Express - Typically delivered in 1-2 business days.
Minimum amount per transaction, \$20.00. **Maximum amount per transaction**, and per day, \$5,000 and \$25,000 per week. **Maximum of 3 transactions per day**, and 6 transactions per week.
Resend Cards and Limits (Send/Receive)
Single Line Transfer - Typically delivered in 3-5 business days.
Maximum types of messages amount per transaction and per day, \$3,000, and a maximum of \$5,000. **Maximum of 5 transactions per day**.

Please refer to the Schedule of Fees and applicable fees for this service.

The following limitations may be applicable to your accounts, equally or possibly by law.

Liability for Unauthorized Mastercard Debit Card Transaction on Cards Issued to Certain Consumers and Small Businesses. The zero liability limit described below only applies to a United States-issued Mastercard branded debit card issued to a natural person, or (ii) a business or other entity only if the card is issued under a "small business" program. Mastercard's website at www.mastercard.us/en-us/html. The zero liability limit described below does not apply if you are a business or other entity of any sort (corporation, limited liability company, partnership, etc.) unless the card issued to you is a "small business" card as described above. The zero liability limit described below does not apply until your identity is registered by one of our affiliates of the card issuer. Under Mastercard's zero liability policy as set forth in the Mastercard Rules (as may be amended from time to time), the zero liability limit does not apply to your business.

Call us at 1-800-885-8858 if you believe your Mastercard debit card has been lost or stolen or if you believe

Your liability for unauthorized use of your debit card with the Mastercard logo will not exceed zero dollars (\$0.00) following conditions have been met: (i) you have exercised reasonable care in safeguarding your card from loss or theft; and (ii) upon becoming aware of such loss or theft you promptly report the loss or theft to us. If the conditions set forth above have not been met, you may be liable for unauthorized use of your card. For example, see Liability for Unauthorized Transfers (paragraph below). To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the Liability for Unauthorized Transfers (paragraph below). This will help protect your account.

Mastercard is a registered trademark of Mastercard Worldwide or its subsidiaries in the United States.

In addition to the limitations set forth above, the limitations apply to your consumer accounts.

Liability for Unauthorized Transfers. Tell us AT ONE if you believe your card, ATM PIN, POS card or PIN, Response PIN, or online and/or mobile banking PIN 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 can lose more than \$50 if you fail to give us notice of a lost or stolen card, ATM PIN, POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN, and your card or PIN is used without your permission. Also, if your statement shows transfers that you did not make, including those made by automatic debit transfers, tell us at once. If a problem (such as a log-in problem) keeps you from logging in, we will extend the time period. If you believe that your card or web has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 24 hours a day (800) 328-2233, or write us at County Bank for Savings, Attn. Operations, 15 South Street Suite C, Ware, MA 01082. You should call terminate or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents or others to use your card or code, you shall be liable for transactions conducted by such additional users. *You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Sixty (60) calendar days after the statement is made available. If you believe that your card or web has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (800) 328-2233.

Legal Transfers. You may not use your ATM, POS, or debit

Card, or other access device for any illegal or unauthorized transaction, and we may decline to authorize any transaction if that use we believe poses an undue risk of illegality or fraud. Notwithstanding the foregoing, we may collect money at a point of sale if you use an illegal or unauthorized

Business Days. For purposes of these electronic fund transfer disclosures, our business days are Monday through Friday, except on Federal holidays. For example, if you make a transfer on a Friday, you may not be able to pay on a Monday, Tuesday, or Wednesday. If you make a transfer on a Friday, you may not be able to pay on a Monday, Tuesday, or Wednesday. If you make a transfer on a Friday, you may not be able to pay on a Monday, Tuesday, or Wednesday.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on the first business day of the month following the end of the quarter and the only possible electronic transfer to or from the account is a payment deposit.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using an ATM or a POS terminal. However, receipts for transfers of \$5.00 or less may not be available.

Direct Deposits. If you have arranged to have your deposits made to your account at least once a month, you can call us at (800) 328-2233 to find out whether or not the deposit has been made.

Documentation. Any documentation provided to you that indicates that an electronic banking transaction was made shall be considered evidence of such transaction and shall constitute prima facie proof of that transaction was made.

Our Liability for Failure to Make Transfers. For consumer accounts, 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. However, there are some exceptions. We will NOT be liable for:

- * If, through no fault of ours, you do not have enough money in your account to complete the transfer.
- * If the transfer would go over the credit limit on your credit line.
- * If the ATM where you are making the transfer does not accept your statement each statement period.
- * If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- * If you make a transfer to or from a third party (such as a friend) that we do not have on file.

illegal or unauthorized transactions stated in our agreement with you. risk of illegality or fraud. Notwithstanding the foregoing, we may collect money at a point of sale if you use an illegal or unauthorized

In Case of Problems/Questions About Your Electronic Transfers. For consumer accounts, telephone us at (800) 328-2233, write us at County Bank for Savings, Attn. Operations, 15 South Street Suite C, Ware, MA 01082, or email us at info@countybank.com 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 sixty (60) days after we set the first statement with the problem on our record.

Errors on your account. If you are unsure about, or did not authorize, a transfer you are unsure about, or did not authorize, you may wish to use it as an error. You may wish to use it as an error. You may wish to use it as an error. You may wish to use it as an error.

If you tell us orally, we may require that you send us a complaint in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If you do not agree, however, we may take up to thirty (30) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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. If we ask you to complete a question in writing, you must leave it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account, errors involving new accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documentation that we used in our investigation.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within a specified number of calendar days after the statement is made available, to provide provisional credit, or to investigate your claim within the time period described above.

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

- * For certain routine disclosures of information.
- * For verification of the condition and existence of

account fraud or unauthorized use;

previously;

- * To persons authorized by law in the course of official duties;
- * To employees, auditors, service providers, attorneys or credit agencies in the course of their duties;
- * To a state court or other judicial officer;
- * To a consumer reporting agency as defined in Chapter 9 of Massachusetts General Laws, or
- * By your written authorization which shall automatically expire 60 days after receipt of same.

Personal Identification Number (PIN), TeAMEN, RSENoR, AdoResponse PINs are yours for your personal use. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree to do so and otherwise may not use TeAMEN, RSENoR, AdoResponse PIN available to you or authorize others to sign your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least thirty (30) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to these regulations.

Enforcement. In the event either party brings a legal action to enforce this Agreement or credit card services as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees and costs, subject to any limits that may apply by law.

Termination of AIM, RSE and AdoResponse Services. You agree that we may terminate this Agreement and your use of the AIM, RSE or AdoResponse services, if:

- * You authorize use of your AIMEN, RSE card or PIN or Audio Response PIN breach this or any other agreement with us;
- * We have reason to believe that there has been unauthorized use of your AIM PIN, RSE card or PIN or AdoResponse PIN;
- * Verify your authorization to your account have been revoked will end this Agreement. You may discontinue your account at any time by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Preauthorized Electronic Fund Transfers. For preauthorized electronic fund transfers on consumer accounts, the following

Stop Payment Rights. If you have told us in advance to make regular electronic fund account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth above, in time for us to receive your request three (3) business days 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 fourteen (14) days after you call. We will charge you \$100 for each stop payment order you give.

Notice of Varying Amounts. If the regular payments vary in amount, the amount you are going to pay will tell you, ten (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 from the amount on file from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop one of these payments three (3) business days or more before the scheduled, and we don't do so, we will be liable for your losses on that day.

For preauthorized electronic fund transfers, you may stop payment by notifying us in such time advance as to allow us a reasonable opportunity to act on the stop payment order prior to acting on the transfer. If your stop payment order is made verbally, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. _____ for each stop payment order you give.

Stopping Other Electronic Fund Transfers. The initiation by you of certain electronic fund transfers from your account (including point-of-sale) transactions and telephone transfers will, except as otherwise provided in your agreement, effectively eliminate your ability to stop payment on that transaction. UNLESS OTHERWISE PROVIDED IN YOUR AGREEMENT, THIS AGREEMENT YOU MAY ALLOW WITHDRAWAL OF PAYMENT OF ELECTRONIC FUND TRANSFERS FROM YOUR ACCOUNT THROUGH THE USE OF ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

Other Provisions. There may be a delay between the time a deposit is made and when it will be available for withdrawal. You do not have or have a liability for the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which is in excess of the account limit, or otherwise require us to increase your required balance, or otherwise require us to increase your required reserve on the account.

SUBSTITUTE CHECK POLICY DISCLOSURE
Substitute Checks and Your Rights

Make a substitute check out of your account. To make check processing faster, federal law permits credit unions and banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some of the risks that you face when you make substitute checks. This notice describes rights you have when you use substitute checks from us. Terms in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws that may apply to these transactions.

When a federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that a substitute check was not your account or that a substitute check was not your account or that a substitute check was not your account or that a substitute check was not your account). The loss you are entitled to recover under this procedure may include the amount that was withdrawn from your account and a fee as a result of the withdrawal (for example, loaned check fees).

When you are entitled to a refund of your loss or the amount of the substitute check whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under state law. If you use a substitute check, you have up to \$500.00 of your funds in your account (plus interest if your account earns interest) within 60 business days after we received your request for a refund (plus interest if your account earns interest) or later than 60 calendar days after we received your request for a refund.

We may reverse the refund (including any interest) if we later are able to demonstrate that the substitute check was not your check or your account.

How Do I make a refund? If you do believe that you have suffered a loss from a substitute check that you received, please contact us at Customer Support, 150th Street, Suite C, Ware, MA, 01092, (800) 322-8233, info@countrybank.com. You must contact us within 60 calendar days of the date that the substitute check was otherwise delivered by a means to which you agreed to use for the account statement.

that the substitute check was posted
which is later. We will extend this period if you are
not able to make a timely claim because of extraordinary
circumstances.

Your claim must include-

- * A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- * A statement of the amount of your loss;
- * An explanation of why the substitute check you received is insufficient to satisfy your claim; and
- * Both a copy of the Substitute Check and a copy of the information:

DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE

INTRODUCTION. In this Deposit Account Agreement, we describe the terms and conditions of the deposit account you are opening and the type of depositor (individual or business) to which the account is referred to as "Account Holder", "you", and "your". If you are a business, non-profit organization or other entity, we refer to you as "you" and "your". This Deposit Account Agreement contains the terms and conditions governing certain of your deposit accounts with us. As used in this document, the term "Agreement" means this document, the signature card, a rate and fee schedule (which may be in the form of a separate Schedule, the Certificate of Deposit, or Confirmation of the Deposit, hereinafter called the "Schedule"), Truth in Savings Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if applicable. Each of you signing the signature card for a deposit account acknowledges receipt of this Agreement, and agrees to the terms set forth in the Agreement, as amended from time to time. You agree that we may waive, in our sole discretion, any fee, charge, term, or condition set forth in this Agreement at the time the Account is opened or subsequent thereto, on a one-time basis or for any period or duration, without changing our obligation to be bound by the Agreement, and we are not obligated to provide similar waives in the future or waive our rights or forfeit terms of this Agreement.

DATE ACCOUNT OPENED. If you open an account with us after 8:00 PM on a business day that we are open, we will consider that the transaction was made at the opening of the next business day for an account opening effective date and issue deposits.

DEPOSIT ACCOUNTS. From time to time, we may offer or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions

of any specific terms and conditions relating to that type of account that may be set forth in this Agreement. If you open multiple Accounts, you may receive Schedule information for each Account, but this Agreement will cover all your Accounts with us. And you will be jointly and severally liable to us for overdrafts and Account charges, and jointly and severally liable to pay, upon demand, any and all debit balances, all fees and charges, and all reasonable attorneys' fees and costs and expenses of collection, including but not limited to those incurred in a trial and a judgment.

INTEREST. If your Account earns interest, we will provide you with information that you may use to determine the amount of interest at the annual rate specified on the Schedule, which does not reflect compounding ("Interest Rate"). The Schedule also sets forth the frequency of interest accrual, the frequency of any compounding and crediting on an accrual basis, the balance on which interest will be paid, and any minimum balance requirements. (B) Minimum Balance Requirements. The Schedule may specify a minimum balance that you are required to maintain in your Account. If the minimum balance is not maintained during a specified period, we, at our option, may charge a fee for that period. You should review the minimum balance requirements on the Schedule. (C) Initial Interest Rate. The initial interest rate is the current annual rate of interest that we will pay on the specified balance in your Account. We may charge a different rate, depending on the amount of the deposit and the type of depositor (individual or business). The Schedule will indicate the interest rate and the frequency of interest accrual and crediting for your Account (if any). Compounding generally means that interest is being accrued more frequently than interest is being paid to you. Interest Accrual. We may accrue interest on your Account more frequently than we pay or credit interest. The interest that has been accrued but not yet paid to the Account is called accrued unpaid interest. (F) Charges. We have the right to charge the rates and fees in accordance with the terms of the Schedule. We also reserve the right to charge any other term of this Agreement or schedule.

INDEMNIFICATION. If an account is closed before interest is credited, you will not receive the accrued interest. Interest will not be paid on overdraft accounts. **FEES AND CHARGES.** Subject to applicable law, you agree to pay us the fees and charges shown in the Schedules as are applicable to your Account or for other services performed by us. You agree the fees and charges may be charged by us from time to time and authorize us to charge your account for overdraft of your account. Existing and future charges may be based on the overall costs of providing account services and may or may not be based upon the direct cost or expense associated with providing the particular service involved. The charges may be based on consideration of profit, competitive position, deterrence of misuse of the services, and the safety and soundness of the institution.

INDEMNIFICATION. If an item drafted by you (such as a check you write) or drafted by someone else (such as a regularly created check or authorized debit) that you authorize someone else to create, or a transaction you authorize (such as a payment or electronic funds transfer), is presented for payment in an amount that is more than the amount of money available in your account, you agree that we can charge you for the amount of the overdraft. We reserve the right to delete insufficiently available funds, the person who submitted the item or transaction may re-submit the returned item to us for payment. You understand and agree that we may charge you a fee each time we return an item to you. If a payment item is presented to us for payment because it is not cashed or the funds are not available in your account at the time of presentation or re-presentation is not successful, we reserve the right to:

institution. We will notify you of the charges, to the extent required by law.

INSUFFICIENT FUNDS. If an item drafted by you (such as a check you write) or drafted by someone else (such as a regularly created check or authorized debit) that you authorize someone else to create, or a transaction you authorize (such as a payment or electronic funds transfer), is presented for payment in an amount that is more than the amount of money available in your account, you agree that we can charge you for the amount of the overdraft. We reserve the right to delete insufficiently available funds, the person who submitted the item or transaction may re-submit the returned item to us for payment. You understand and agree that we may charge you a fee each time we return an item to you. If a payment item is presented to us for payment because it is not cashed or the funds are not available in your account at the time of presentation or re-presentation is not successful, we reserve the right to:

EXAMPLES. As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the change in the full amount of principal interest for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal interest each day."

ENDORSEMENTS. The following terms apply to deposits made to your Account: (A) Endorsements. I authorize us to debit or credit your Account if the amount is payable to or the order of, any one of you, with or without the endorsement of you. You authorize us to apply missing endorsements, and you warrant that all endorsements are genuine. All checks and other items deposited to your Account should be endorsed payable to the order of us for deposit only, followed by your signature and Account number. We may permit you to deposit an electronic image or other electronic information related to a paper check through a service we provide that allows you to use a device, such as a mobile phone, to create and send the electronic image or information electronically. Before capturing an electronic image or electronic information of a paper check, you must endorse the check payable to the order of us "for mobile deposit only", followed by your signature and Account number, or any alternative restrictive endorsement allowed and communicated to you. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looked at from the front. Endorsements should be in black ink. While we may accept non-conforming endorsements, you will be responsible for any loss incurred solely due to the delay in processing or returning the item for payment. (B) Final Payment. Non-cash items (for example, checks) deposited to your Account are posted subject to our receipt of final payment by the payor bank. Upon receipt of final payment, the item is considered cleared. If final payment is not received for any item you have deposited, we reserve the right to charge back to your family or account, you authorize us to charge

Accounts, without prompt credit at any time, for the amount of the returned item, or returned item fee, any interest paid on that item, and any other fee we pay or incur. If an item to be cashed is lost in the process of collection or unavailable for return, we may rely on a photocopy of the item or upon any other readily accepted identification of return of the item, including your copy of your Account for the amount of the returned item. We reserve the right to refuse any item deposited into your Account. (C) Direct Deposits. If we offer direct deposit services for automatic preauthorized deposits to your Account of Social Security payments, we may require that you authorize us to debit the amount from your Account as provided in the Final Payment paragraph above. (D) Crediting of Deposits. Availability Policy Disclosure provided on our website and other policies relating to the availability of deposits, including Substitute Checks and Electronic Files Pertaining to Checks. If you deposit a "substitute check" (as defined in Regulation C's Section 229.2(aa)) or a printed substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or provide us with an electronic representation of a substitute check for deposit into your account instead of a original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate copies associated with the item. If you provide us with an electronic image or electronic information related to a paper check deposited into your Account, you agree to reimburse us for losses, costs, and expenses we may pay or incur associated with the electronic image or information not meeting applicable standards for such images and/or from duplicate copies associated with the check. (F) Deposit Discrepancies. If you deliver a deposit to us and you will not be present when the deposit is cashed, you must provide a deposit slip. Upon cashing the deposit, we will verify the amount of the deposit, add it to the deposit to the account. If there are any discrepancies between the amounts shown on the deposit slip and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit amount, unless you request that we issue a credit to the deposit slip.

SECURITY. It is your responsibility to protect the numbers and electronic access devices (e.g., AIM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by a thief to create a counterfeit check, which looks like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member, co-worker, for example) who then makes unauthorized

authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment. You must also take precautions in safeguarding your bank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we fail to use ordinary care and if we substantially contribute to the loss). You agree that if we do your services appropriate for your account to help identify and prevent unauthorized transactions against unauthorized transactions against your account, you will be responsible for any fraudulent transfers or other transactions which could have been prevented by the services we offer, unless we acted in bad faith in not taking such preventive measures.

WITHDRAWAL RULES. The following rules apply to withdrawals from your Account: (A) Manner of Withdrawal. You may make withdrawals from your Account in any manner that is permitted by us for the type of Account that you have opened. Withdrawals may be made from your Account as of the day the transaction is processed by us. We may refuse to accept any check or other instrument deposited by you, or processed by us on your behalf. Withdrawals and transfers from your Account may be restricted as provided in the Agreement, or in the Schedule or by applicable law. (B) Withdrawal Restrictions and Overdrafts. We do not have to allow you to make a withdrawal from your Account if you do not have sufficient available funds in the Account to cover the amount of the withdrawal. If there are available funds to cover some, but not all, of the withdrawals or other debits to your Account on a single business day, we will not debit the transfers for which there are sufficient available funds from the same dollar check to the largest. We may pay other withdrawals or debit items (such as charges) prior to paying any checks, and we may post those other withdrawals or debit items in any order we may choose at our sole discretion. If there are insufficient funds available in your Account to cover a withdrawal or debit presented against your Account, we will handle each overdraft in accordance with our Standard Overdraft Policy (set forth below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if you elect to choose to pay one or more overdrafts, we will be obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the balance of your account at any time before the time we receive the item and the debit for us to take action on the item. We are not required to determine your account balance more than one (1) time during the Standard Overdraft Policy. Unless we have a separate overdraft protection agreement with you, the following rules apply to overdrafts: (1) If you do not have an overdraft protection agreement, we will not pay an overdraft. Short

to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether you pay the overdraft or not. If you pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. For consumer accounts, we may not impose a service charge in connection with an overdraft that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. Your overdraft consent is at any time.

(D) Notice Requirements. Federal regulations require that we give you notice of overdrafts at least seven (7) days before a debit or overdraft is made on any account intended with a notice, negotiable order of withdrawal ("NOW"), or market account. Although we usually pay withdrawals from checks without notice on these accounts, doing so does not mean that we give up this right. (E) Postdated Items. You agree that when you write a check, you will not debit the check into the future. If you do debit the check, you are responsible for paying the overdraft. We may pay for a return item if you agree that if you pay the check, the check will be posted to your Account on the date you pay the check, even though the posting date is prior to the date of the check. You will be responsible for any losses to your funds. We will not honor a postdated check if we receive advance notice from you at such time and in such manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and nature of the check, and withdrawal terms of the check. Notices are effective for the time periods stated under STOP PAYMENT ORDERS.

(F) Power of Attorney. The person executing a power of attorney will be referred to as the principal and the attorney-in-fact or agent. We may refuse to carry out a power of attorney for reasonable cause, or unless we receive an affidavit from the agent stating that the Power of Attorney presented is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or terminated. (G) Signatures. You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to you. In order to carry out these procedures, we may exercise ordinary care in paying an item solely based on procedures do not provide for the sight examination of items with a facsimile or mechanically reproduced signature. You agree that we do not fail to exercise ordinary care in paying an item solely based on procedures do not provide for the sight examination of items with a facsimile or mechanically reproduced signature to the time. You authorize us to store and use Signature Capture information in any reasonable form without charge, including any digitized signature capture process. If you use a facsimile signature or other form of mechanically reproduced signature (such as, but not limited to, desktop or digital or computer-generated signature), you agree to indemnify us from and hold us harmless from any liability for maintaining security of the facsimile or mechanically reproduced signature device by which the facsimile or mechanical

signature is affixed and you shall bear the responsibility for the validity of the signature. You agree that a facsimile or mechanically reproduced signature is not an authorized signature and an unauthorized signature, but if it is a facsimile or mechanically reproduced signature, shall be effective as if it were the signature of the drawer or endorser whether or not the signature is a facsimile or mechanically reproduced signature. You agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or expense (including reasonable attorney's fees) we or our agents incur as a result of the use, unauthorized use, misuse, or impersonation of any such facsimile or mechanically reproduced signature or the use of any such facsimile or mechanically reproduced signature to the extent it is not your responsibility. (f) Authorized Debits. If we are unable to enforce present and transfer warranties on remotely created checks, Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to pay bills or to allow us to debit your account, you authorize us to debit your account for any such payment, including recurring payments, and you agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or expense (including reasonable attorney's fees) we or our agents incur as a result of the use, unauthorized use, misuse, or impersonation of any such facsimile or mechanically reproduced signature or the use of any such facsimile or mechanically reproduced signature to the extent it is not your responsibility. (g) Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. The merchant or payee uses the check information, along with the transaction amount, to initiate an ACH debit transaction. The transaction is electronically transferred through the ACH system and the funds will be debited directly from your account and deposited automatically into the payee's account. We inform you of our check use to make electronic funds transfer, funds withdrawal from your account as a merchant or payee on your part. A description of the transaction will appear on your statement. (h) Check Use. Checks used in interstate or interstate transactions will not be returned with your statement. This type of electronic funds transfer from a consumer account is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s). (i) Repeated Checks. If a merchant electronically re-presents a check returned for insufficient or unclear funds, that transaction is not covered by the Electronic Funds Transfer Act. Checks involved in this type of transaction will not be included with your statement. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check. If a merchant electronically collects a fee associated with the re-presentation of a check, the fee transaction is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s) if the fee is debited as an electronic funds transfer from a consumer account. A description of the transaction will appear on your statement. (j) Check Limits. We may disclose information on a check or item that is more than the signature of the drawer, the identification of the drawer, the financial institution and payee, the amount, the endorsement, and any other information that appears on the MICR line. In addition, we are not responsible for total amount, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to "void after 90

days," "Printed Only," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, not checks and other items are processed through automated processing and discretion, but checks and other items are processed through automated processing and discretion, but checks and other items are processed through automated processing and discretion, but checks and other items are processed through automated processing and discretion. We may agree to extend our liability for such items if you notify us of such items in writing to the bank. STATE CHECKS. We reserve the right to pay or dishonor a check that is not a check as defined by the Uniform Commercial Code. CHECK ACCOUNTS. If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the beneficial interest is held by one or more individuals, but not professional corporations or business partnerships. A NOW account may also be held by a for-profit organization serving in a fiduciary or trustee capacity for an entity that is not itself permitted to hold a NOW account. For instance, a check or item may be resubmitted and refused primarily for religious, philanthropic, charitable, educational, or other similar purposes. SAVINGS ACCOUNTS. A savings account is an account in which you may deposit funds and which is not a checking account or the most liquid account. You may authorize the Bank to automatically transfer funds from your savings or money market account (referred to as a "Draw account") to your personal checking account if there are insufficient funds. Authorization must be provided by you as the primary owner of the checking account and the authorization remains valid until revoked in writing or any of the designated accounts are closed. If there are not sufficient funds in your checking account to cover the amount of items presented for payment, we will automatically transfer funds from the available balance in your Draw account to your checking account. We transfer funds in increments of \$50 and a transfer fee will be assessed against the Draw account for each transfer. The transfer will occur at the end of each banking day, provided available funds in the Draw account are sufficient to cover the amount of the transfer fee and overdraft items(s). If the Draw account does not have sufficient funds to cover the transfer fee and the overdraft, the transfer will not occur. If more than one item is presented for payment that would overdraw your checking account and the Draw account does not have enough funds to pay all the items, but has enough to pay at least one item, the transfer will occur and the unpaid items will either be paid according to the Bank's discretionary overdraft program (and assessed a fee) or returned unpaid (and assessed a fee). This service does not guarantee payment of overdrafts if insufficient funds charges as your available balance in your Draw account may not be sufficient to cover all transactions. The transfer will not occur if the overdraft in the checking account is less than the amount of the overdraft fee.

EZ Transfer Overdraft Protection does not cover one-time debit card transactions. Refer to the Miscellaneous Fees for more information. RESOURCES. The Bank generally determines at the time a debit is posted to the account whether it creates an overdraft and whether an overdraft or returned item fee applies. Please note that sometimes a transaction is authorized at a time that the account does not have funds to cover the transaction, but because other funds are not yet available to the account balance, the transaction creates an overdraft when the funds are posted to the account. Additionally, when your account balance includes some funds that are subject to hold, deposit or legal process, you should note that those funds are not available to cover your transactions. To avoid overdraft and returned item fees, please ensure your account contains enough available funds to cover all of your transactions. ***INREGARD TO NON-SUFFICIENT FUNDS FEE REPRESENTING YOU. You may be charged multiple Non-Sufficient Funds (NSF) fees in connection with a single check or item that has been refused. If you have insufficient funds on multiple owners, for instance, a check or item may be resubmitted and refused for insufficient funds if the resubmitted check or item exceeds the available funds in the account, resulting in an additional NSF fee. ***ADDITIONAL INFORMATION REGARDING PRIVILEGES - The Bank reserves the right to remove and/or reinstate the discretionary overdraft protection at any time, with or without notice, reason, or cause. We may refuse to pay an overdraft for you at any time, even if you are in good standing and even though we may have previously paid overdrafts for you. If the overdraft paid by us on an account with more than one (1) owner on the signature card, each owner presenting the item creating the overdraft, shall be jointly and severally liable for the overdraft and any associated fees. If you need assistance or have questions regarding overdrafts on your checkbook, or other financial information, please contact our Customer Care Center at 1-800-322-8233 or visit our website at www.bankofamerica.com. ***TAKING CASH WITHDRAWAL REQUESTS- We may require reasonable advance notice for cash withdrawals. We may also refuse to honor a request for a cash withdrawal from your account to cash a check (including a cashier's check or other official item) at any of our banking centers if we believe that the amount is unreasonably large or that honoring the request would cause us an undue hardship or security risk. We may refuse to honor a request with security concerns, coordinate with us and at your expense. We are not responsible for providing for your security and business incurring any losses. TIME DEPOSITS. If your Account is a time deposit, you have agreed to keep the funds on deposit until the maturity of your Account. If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in a penalty.

withheld penalty. All withdrawals of any amount require your consent, which may be given only when the withdrawal is requested. If a withdrawal is granted, the penalty provided in the Schedule will apply. (A) Penalty. The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the Account. If your Account has not yet earned interest so that the penalty can be calculated from earned interest, or if the interest already has been paid, the difference will be added to the principal amount of your Account. For fixed rate Accounts, we will use the rate in effect for your deposit. (B) Exceptions. We will let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you is or is deemed to be legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the deposit is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

STOP PAYMENT ORDERS. Subject to certain limitations, you may order us to stop payment on any check, clearing house/pre-authorized (ACH/EFT), order transfer from your Account, withdrawal drawn or authorized by you or any other account holder, as follows:

Stop Payment Against a Check or Other Item. A stop payment request against a check or other item payable from your Account will be effective if we receive the order at such time and in such manner as to afford you a reasonable opportunity to act upon the order. A stop payment order against a check or other item payable from your Account is effective for six (6) months, but it lapses after fourteen (14) calendar days if the original order was calculated or finalized in writing with a date. A stop payment order against a check or other item payable from your Account may be renewed for additional six (6) months if received during a period within which the stop payment order is effective.

Stop Payment Against an ACH/EFT. For all Accounts, a stop payment order against an ACH/EFT may be honored if received at least three (3) banking days before the scheduled date of the transfer. If we honor a stop payment request against an ACH/EFT received on or within the (3) banking days of the scheduled transfer, we do so without any liability or responsibility to any party having any interest in the entry. A stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us with a verbal confirmation of a verbal stop order request against an

ACH/EFT within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have received such authorization. For business accounts, a stop payment against an ACH/EFT is effective until the earlier of (i) you withdraw the stop payment order; (ii) the return of the debit entry; or (iii) six months from the date of the stop payment order, unless we receive written

All stop payment order requests will require you to provide the date, the amount, and the number of the item or authorization, together with the name of the payee. If you give us incorrect information, we will not be liable for failing to stop payment on the item or authorization. Our acceptance of a stop payment order will not constitute a representation that the item or authorization has not already been paid or that we have a reasonable opportunity to act upon the order. You may not stop payment on official, certified, cashier's or teller's checks issued by us, or request us to stop payment in whole or in part on a check or other item payable for the item or authorization. In addition, you may not stop payment on checks covered by a separate agreement, such as a check guaranty program. Further, you may not stop payment on an item or authorization after it has been cashed by us.

Based upon the type of account ownership that you have established, the following restrictions apply:

INDIVIDUAL ACCOUNTS. An Individual Account is an account in the name of one depositor only. Only that person may write checks against the Account or withdraw money, regardless of who actually writes the funds.

MULTIPLE-PARTY ACCOUNTS. This section applies to multiple party accounts:

Joint Account Ownership. An account with two or more Account Holders is a joint account. Unless you designate otherwise on the Signature Card, joint Account Holders will be considered joint tenants with right of survivorship.

(1) **Joint Tenants With Right of Survivorship.** A joint account with right of survivorship, upon the death of one of the joint Account Holders, that person's ownership interest in the Account will immediately pass to the other joint Account Holder(s).

(2) **Joint With Right of Survivorship.** If your Account is a joint account with no right of survivorship, upon the death of one of the joint Account Holders, that person's ownership interest in the Account will immediately pass to the estate of the deceased Account Holder.

Each joint Account Holder, without the consent of any other Account Holder, may, and hereby is authorized by every other joint Account Holder, to make any transaction permitted under the Agreement, including without limitation: to withdraw all or any part of the account funds; to keep the account funds as collateral for any obligation, whether that of one or more Account Holders or of a third party; to endorse and deposit checks and other negotiable instruments payable to any joint Account Holder; to

give stop payment orders on any check or item, whether drawn by that Account Holder or not; to consent to overdrafts or to payment of service charges on overdrafts that result from ATM transactions or electronic debit card transactions under the Shared Card and Policy; and, to close the account, with the disbursement of account proceeds as instructed by the joint Account Holder. Each joint Account Holder is authorized to act for the other Account Holder(s) and may accept or send instructions regarding the account from any Account Holder. If we believe there to be a dispute between Account Holders or we receive inconsistent instructions from the Account Holders, we may suspend or close the account, remove an order or that, and require that all joint Account Holders agree in writing to any transaction concerning the account.

Our obligations under the Agreement are joint and several. This means that each joint Account Holder is personally obligated under the terms of the Agreement for overdrafts and debit balances as set forth above, irrespective of which joint Account Holder is responsible for the withdrawal. If you establish a joint account without designation of the other joint Account Holder(s), you agree to hold us harmless for our reliance upon your designation of the other joint Account Holder(s) listed on our documents. Further, the Account is subject to the right of a creditor to attach the

(B) **Totten Trust Account.** A Totten Trust Account is an informal trust account, referred to as a Totten trust, but without a written trust agreement, where the Account is owned by the trustee. The beneficiaries have no right to any funds in the Account during the trustee's lifetime. As the owner of the Account, the trustee may withdraw money from the Account and may, by written direction to us, change the beneficiary under the Account. When the trustee dies, the Account is owned by the trustee's beneficiary or beneficiaries. If the Totten Trust Account is held by more than one trustee, the trustees will be considered joint tenants with right of survivorship as set forth above. If there is no surviving beneficiary upon the death of the last trustee, state law will determine ownership of the funds in the Account.

(C) **POD Account.** A Payable on Death (POD) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, change the P.O.D. payee(s) under the Account. When an Account Holder dies, the Account is owned by the Account Holder's beneficiary or beneficiaries. If the P.O.D. Account is held by more than one P.O.D. Account Holder, the Account Holder will be subject to joint account ownership as set forth above. If there is more than one surviving P.O.D. payee, the respective interest of each shall be deemed to be in equal shares, unless otherwise stated in the Financial Institution's deposit account records and as allowed by applicable state law. If there is no surviving P.O.D. payee upon the death of the last owner, state law will determine ownership of the funds in the Account.

ADDITIONAL ACCOUNT TYPES. This section applies to other deposit account types:

(A) **Formal Trust Account.** A Formal Trust Account is

account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) will supply to us a copy of any trust agreement covering the account. The custodian of the trust funds and a custodian of the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling the Account.

(B) Uniform Transfer to Minors. If you have established the account as a custodian for a minor beneficiary under or as a custodian of the Uniform Transfer to Minors Act, your rights and duties are governed by the Act. You will not be allowed to deposit account assets in a trust. The account will be held solely for the benefit of the minor. The custodian and/or any person opening the Account, in their individual capacity, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in handling the Account.

(C) Representative Paye Accounts. Subject to applicable law, a Representative Paye Account is a type of fiduciary account in which a representative payee (appointed by the Social Security Administration) holds Social Security funds on behalf of a beneficiary. Upon our request, the representative payee will execute a sufficient document indicating his or her authority to act on behalf of the Account Holder. The representative payee does not have a ownership interest in the Account. Representative payees do not have a right of survivorship in the Account on the death of the Account Holder. We act only as a custodian of the funds and a custodian of the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by a government entity or by any other party regarding the authority or actions taken by the representative payee in handling the Account.

(D) Agency Account. An Agency Account is an account to which funds may be deposited and withdrawals made by an Agent designated to manage the funds. An Agent has full authority with regard to the Account but does not have an ownership interest in the account. An Agency Account is revocable at any time by notifying us in writing. An Agency

designation may be combined with one of the other forms of account designation.

(E) Business Accounts. If the Account is not owned by a natural person (for example, it is owned by a corporation, partnership, limited liability company, or trust), we act only as a custodian of the Account. We act only as a custodian of the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling the Account. You agree to notify us in writing of any changes in the ownership, authorized or the form of ownership. If we receive conflicting instructions or a dispute arises as to authorization with respect to the handling of the Account, you agree to remain open on the Account until such conflict or dispute is resolved to our satisfaction and we will not be liable for disbursements as a result of such hold.

(F) Fiduciary Accounts. With respect to all fiduciary accounts, including but not limited to estate accounts, representative payee accounts, and conservatorship accounts, and any FORMAL Trust Account, Uniform Transfer to Minors Act Account, or Agency Account, we reserve the right to require such documents and authorizations as we may deem necessary or appropriate to satisfy the terms of the existing or future trust instrument or to satisfy the terms of the existing or future will, or the withdrawal of funds held in the Account have the authority to withdraw such funds. This applies to the time of account opening and all transactions thereafter.

(G) Attorney Client Trust. Subject to applicable law, an Attorney Client Trust Account is an account set up by and for a law firm to hold client or fiduciary funds. It is separate from the attorney's or law firm's funds. Upon our request, the attorney or law firm must execute a sufficient document indicating his or her authority to act on behalf of the Account Holder. The attorney or law firm does not have a ownership interest in the Account. The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement. If this is an IOA Trust Account we will not permit the lawyer or law firm to receive the interest. The interest (minus applicable fees) on an IOA Trust Account will be remitted to the Massachusetts IOA Committee, pursuant to our instructions and your request. IOA Trust Accounts are established by and for attorneys or law firms that fund the principal amount of the trust for the benefit of the client or third party funds in trust, separate from the broker's

funds. We act only as a custodian of the funds and a custodian of the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorneys' fees, we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the Account. Upon our request, the authorized signer(s) for this type of account will provide to us any documents required by applicable law and/or real estate professional rules.

(I) Governmental/Public Funds Accounts. This type of account is owned by a government or public entity. For this type of account, you agree to provide us with authorization document(s) (in a form acceptable to us) stating that we are designated as a depository for the funds of the government or public entity and such document(s) authorized to act on behalf of the government or public entity and the extent of their authority. We may rely upon such documentation until we receive written notice of a change and new authorization document. We are not responsible for any transaction conducted by an authorized individual until we actually receive written notice that the authorized individual's authority has been revoked. Unless specifically stated otherwise in the authorization document(s), we accept the authorization for all accounts owned by the government or public entity. If required by law, you agree to allow a third party agent to access this type of account.

BUSINESS DEPOSIT ACCOUNTS: Duty to report unauthorized or erroneous payment. You must exercise ordinary care to attempt to prevent unauthorized payments or overdrafts to payee orders that we accept that are issued in your authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover with reasonable care a should have discovered an unauthorized, unenforceable, or erroneously executed payment, you must notify us immediately of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of or accept a payment order or a payment order or that your account was debited with respect to such a payment. If you do not provide us with this notice, you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss and not exceeding the amount of your order.

ASSIGNABILITY. The account agreement is not assignable or transferable except with our consent. When you open any deposit account with us, you agree that such pledge remains subject to any right we have under the account agreement to assign or transfer the account. If we wish to propose to be transferred, we may require the Account

close and account open interest of the same or other

FINANCIAL INSTITUTION LIABILITY. You agree that if we do not properly complete a transaction, we will not be liable in any event for losses or damages in excess of the amount of the transaction, and we will not be liable if circumstances beyond our control prevent the transaction, or the funds in your Account are or may be subject to legal process or other claim. In no event will we be liable for consequential damages. In receiving items from you for withdrawal or deposit, we act only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with return or delay. We reserve the right to refuse any item for deposit or to suspend all or part of the services available to your Account for items should they become delinquent.

RIGHTS OF STOP. Subject to applicable law, you exercise your right of stop or security interest against any and all of your Accounts (except IRA, HEA, Keogh plan and Trust Accounts) without notice, for any liability or debt of any of you, whether joint or individual, with a check or other instrument, with or without hereafter existing, and whether endorsed, guaranteed, loans, attachments, garnishments, liens, stores, fees or other obligations. If the Account is a joint or multiple-party account, each joint or multiple-party account holder authorizes us to exercise our right of stop or security interest against any and all Accounts of such Account holder. We may not exercise our right of stop or security interest if prohibited by the applicable law.

DORMANT ACCOUNTS. If you have not made a withdrawal from, or a deposit to, your Account for an extended period of time and we have been unable to contact you, your Account may be classified as dormant. Subject to applicable law, we may deactivate a dormant account from the Account, and the Account will be presumed to be abandoned. In accordance with state law, funds in a dormant account will be held in trust for the applicable state agency, and we will have no further liability to you for such funds. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ACCOUNT STATEMENTS. You are responsible for promptly examining your statements each statement period and reporting any irregularities to us. Each account statement is considered to correctly reflect your transactions, deposits, withdrawals, credits, refunds, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within the time limits after the statement that a transaction is not available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within Sixty (60) calendar days after the statement and the altered or forged item(s) are made available. Also, we will not be liable for any subsequent items paid, in

good faith, containing authorized signatures created only by the same wrongdoer unless you notify us within the calendar days after the statement and first altered or forged item is made available. You must notify us of the Account number and the altered or forged item(s) by mail or by electronic means (debits and credits) not otherwise provided herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within Sixty (60) calendar days. If the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to a claim for a new substitute check. Such a claim may be subject to different notification timeframes. See the Substitute Check Policy Disclosure (if applicable) for more information. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within Thirty (30) calendar days. If we issue your checks, you understand that your original checks will be retained by us until you request them. You agree that our retention of checks does not constitute an assumption of responsibility to examine your statements or change the time limits for notifying us of a error.

WHOLESALE WIRE TRANSFERS. With respect to wire transfers or funds transfers covered by the Electronic Funds Transfer Act, you agree to enter into a comply with or wire transfer (if applicable) agreement and to comply with our security procedures and this section to advise you of any receiving financial institution (including its title) to which you are transferring or saving your funds. You have provided even though that account or institution may be a provisional payee or direct payee or may not be a recipient of the funds.

(A) Provisional Payment. Credit given by us to you in respect to an ACH credit or wholesale (wire) funds transfer is provisional until we receive final settlement for such entry through the ACH network. If a direct deposit or settlement, you are hereby notified and agree that you are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall be liable to pay to the account of such entry.

(B) Notice of Receipt. We will notify you of the receipt of payments into an account statement, report to you, or you acknowledge that we will not give notice to you of receipt of an ACH credit or wire funds transfer.

UNLAWFUL INTERNET. If you are a commercial customer, you certify that you are not involved in, and during the life of this Agreement will not engage in, any activity or business that is prohibited under the Cyber Fraud and Abuse Act of 2016, 31 U.S.C. 551, et seq., (the "CFAA"). You may not use your Account or any other service offered to receive any funds transferred to you in violation of the intent of a statute that is unlawful under the CFAA. You agree that if anyone asks us to process a transaction that we believe is in violation of the CFAA, we may block the transaction and take any other action we deem to be reasonable under the CFAA and this Agreement.

NOTICE. The following terms apply to notices relating to your Account: (A) Notice of Amendments. You agree that the terms and conditions of the Agreement, including any amendments, may be amended by us from time to time. We will notify you of amendments to the Agreement by first class mail or by electronic means if you have provided us with an e-mail address for your Account. Only one notice will be given in the case of joint accounts. (B) Account Closures. Any account holder or person authorized to sign on an account is required to notify us in writing if a account holder or the person authorized to sign on the account dies or is declared incompetent by a court. It is your responsibility to notify us of any change of address or name. We are required to honor items drawn only on the listed Account name. Further, we are required to attempt to communicate with you only at the most recent address provided to us.

ALTER OR WAIVE YOUR ACCOUNT INFORMATION. You agree that if we close your Account and terminate this Agreement at any time with or without cause, we will provide written notice to you in advance if we decide to terminate the relationship for any reason other than abuse of the relationship or to prevent a loss. You agree that written notice from us will be reasonable if it is mailed to your current mailing address immediately upon account closure. You agree that in instances of account abuse or to prevent a loss, notice is reasonably given by us if mailed immediately to your current mailing address or to your current address of your account if you are notifying us in writing. When an interest bearing account is closed, there may be accrued interest that is credited to the account. In that case, we will pay you such interest UNLESS we have told you otherwise. For security reasons, we may require you to close your Account and to open a new account if: the account is unauthorized; there has been a forgery or fraud committed involving your Account; any Account checks are lost or stolen; you are a party to a lawsuit for your Account; or any other provision of our Agreement with you is violated. After the Account is closed, we have no obligation to accept deposits or pay any outstanding checks. You agree to hold us harmless for refusing to honor any check drawn on a closed account. Interest that we owe on your Account may be paid by you a Cashier's Check for the applicable remaining Account balance. The termination of this Agreement and closing of an account will not release you from any fees or other obligations incurred prior to the date upon which the account is terminated and account closed, as fees assessed by us in the process of closing an account, or any other responsibility to maintain sufficient funds in an account to cover any outstanding checks or other bills.

GOVERNING LAW. This Agreement shall be governed by and construed in accordance with all applicable federal law and all applicable substantive law of the state in which we are located and where you opened your account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that

not only with the law, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and applicable law, regulation, or the terms of the Agreement will prevail to the extent any regulation or law or official government.

SYSTEMS AND SOFTWARE. We shall not be responsible to you for any loss or damage suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT. The purpose of this section is to inform you of the funding of terrorism and money laundering activities, Federal Reserve System's 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, address information that will allow us to identify you. We may also ask to see your driver's license or other identity documents.

CREDIT VERIFICATION. You authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purposes of considering your application for the Account, reviewing credit information reported for you, or for any other legitimate business purpose. You authorize us to disclose information about your account to a credit reporting agency if your Account was closed because you abandoned it.

MISCELLANEOUS PROVISIONS. If you or your Account becomes involved in any legal proceedings, your use of the Account may be restricted. You agree not to use the Account in any illegal activity. We shall be entitled to attempt any legal process served upon us which we reasonably believe to be binding, with no liability to you for doing so. You understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that you receive accurate, courteous, and fair treatment. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damage, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. You agree to be liable, to the extent permitted by law, for any loss, costs, or expenses that we may incur as a result of any dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Account without prior notice to you or to bill you separately. This obligation includes disputes between you and us involving your Account and situations where we have been involved in disputes between you and another party, a joint owner, or a third party claiming an interest in your Account. It also includes situations where a joint owner, or a third party causes us to seek the advice of

an attorney, whether or not we actually have been involved in a dispute. Any attorney we retain may seek from you for any costs or expenses we may also incur against you or estate, heirs, such legal representatives, who shall be liable for any claims made against addresses in the U.S. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If any provision of the Agreement shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.

FUNDS TRANSFERS. The terms used in this section have the meaning given to them in Article 4 of the Uniform Commercial Code - Funds Transfers (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to all payments of funds transfers that is conducted by Reserve Bank. This section is subject to UCC 4A as printed in the state in which you are or do business with us. This agreement is also subject to all clearing house association rules, rules of Federal Reserve Bank of the Federal Reserve System and other pertinent regulations. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless specifically amended in a separate written agreement signed by us.

~~Member~~
~~Member~~ FDIC

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REGISTERED AT 241001 Corp. Highway 94, Concord, NH, 03301. All Rights Reserved. MA-MA-11111111

FAQS
**WHAT DOES COUNTRYBANK
DO WITH YOUR PERSONAL INFORMATION?**

Why?	<p>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.</p>	
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 • account balances and payment history • credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
How?	<p>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 CountryBank chooses to share; and whether you can limit this sharing.</p>	
Reasons we can share your personal information	Does Country 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
Questions?	Call 800-322-8233 or go to www.countrybank.com or stop by any branch location.	

Who we are

Who is providing this notice?	Curry Park
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What we do

How does Curry Park 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. In addition, our employees are bound by a code of ethics requiring confidential treatment of customer information.
How does Curry Park collect my personal information?	We collect your personal information, for example, when you open an account or deposit money pay your bills or apply for a loan use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes - information about your creditworthiness affiliates from using your information to market to you sharing for no-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Curry Park has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Curry Park does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include companies such as the banks and insurance companies.

Other important information

<p>R</p> <ul style="list-style-type: none"> • We will not share any information derived from deposit relationships with us about customers who reside in Massachusetts. <p>F</p>	<p>T : : G</p>
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