

Grand.bank[®]

**Grand Bank for Savings, FSB.
Member FDIC.**

**Grand.bank is a registered trademark of Grand Bank for Savings, FSB.
Member FDIC | Equal Housing Lender **



Deposit Account Agreements and Disclosures Booklet

Effective August 15, 2026

Welcome to Grand Bank for Savings, FSB! We are excited to have you as a customer. Our Mission is to enhance the financial well-being of more than one million members of underserved and historically underrepresented communities nationwide by 2030. We are dedicated to breaking the cycles of harmful debt, fostering savings growth, promoting homeownership, and empowering individuals and families to build generational wealth.

We believe that everyone deserves access to financial opportunities that can improve their lives and future. Through innovative solutions and a customer-first approach, we strive to create lasting change, one step at a time.

This packet contains important Agreements and Disclosures related to your new Grand.bank® account(s), including an Arbitration Provision. Please retain a copy of each of these documents for your records.

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Introduction. This Deposit Account Agreement and Disclosures Booklet governs the operation of your Account with us (referred to as the “Account”). The words “we”, “us” and “our” mean **Grand Bank for Savings, FSB aka Grand.bank®** and the words “you”, “your”, and “Customer” mean the Owner(s) of the Account named on the Signature Card or, if the Account does not have a Signature Card, named in our records.

USA Patriot Act Disclosure

Important Information about the USA PATRIOT Act procedures required for opening a new account (all account types) → The USA Patriot Act is a federal law that helps the government fight the funding of terrorism and money laundering activities. Federal law requires all U.S. financial institutions to obtain, verify and record information that identifies each person who opens an account or establishes a customer relationship with Grand Bank for Savings, FSB. What this means for you: When you open a bank account, we will ask you for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see and/or photocopy your driver's license or other identifying documents at any time.

Electronic Account Opening and Agreement

If you are opening an account via electronic/online platforms, your continued use of the application and platform indicated your consent and agreement to the following: **(A) Electronic Consent and Signature.** By completing the online application and accepting these Terms and Conditions, you agree that your electronic submission constitutes your signature, agreement, and binding contract with the Bank, in place of any traditional handwritten Signature Card. **(B) Validity of Electronic Records.** You acknowledge that your electronic acceptance, authentication methods (e.g., username/password, PIN, multifactor authentication), and any electronic communications with the Bank carry the same legal effect as a written, signed Signature Card. **(C) Evidence of Ownership and Authority.** For all accounts (including, but not limited to, joint accounts), the Bank may rely on electronic/account records—such as issuance of account credentials, device provisioning, or transactional activity—to verify your identity, account ownership, and authority to act, even if no manual Signature Card exists. This approach satisfies applicable regulatory requirements, including 12 C.F.R. § 330.9, as amended. **(D) Electronic Disclosures and Retention.** All required disclosures shall be delivered to you electronically in a format that you can retain or reproduce (e.g., downloadable PDF), consistent with the E-Sign Act requirements. **(E) FDIC Digital Signage.** You understand and agree that the FDIC's official digital sign will be prominently and continuously displayed on the Bank's digital deposit-taking platforms, including initial pages, login screens, and transaction screens, as required by FDIC regulations.

Deposit Account Agreement and Disclosure

Introduction. This Deposit Account Agreement and Disclosure contains the terms and conditions governing certain of your deposit accounts with us. As used in this document, the term “Agreement” means this document, a Signature Card, if one, a rate and fee schedule (which may be in the form of a Rate Schedule, a Deposit Fee Schedule, Time Certificate of Deposit, or electronic Confirmation of Time Deposit, hereinafter called the “Schedule”), Truth in Savings Act (“TISA”) disclosure, a Funds Availability Policy Disclosure, a Substitute Check Policy, an Electronic Funds Transfer Agreement and Disclosure, Instant Payment, a Privacy Policy, and an Arbitration Provision, if applicable.

If this is a joint account, “you” and “your” refers to each of you and all of you. The phrase “Authorized Person” means you and anyone authorized by you to have access to funds and transact other business with respect to the Account. Your signature(s) on a Signature Card, and/or the deposit of funds into the Account, shows that you and all other Authorized Persons promise to be bound by this Agreement and the laws and regulations applicable to your Account. You also promise to be bound by such laws and regulations.

Each of you signing a Signature Card or participating in electronic account opening 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

ARBITRATION AND WAIVER OF JURY TRIAL. THIS AGREEMENT CONTAINS PROVISIONS FOR BINDING ARBITRATION AND WAIVER OF JURY TRIAL. YOUR ACCEPTANCE OF THIS AGREEMENT INCLUDES YOUR ACCEPTANCE OF AND AGREEMENT TO SUCH PROVISIONS. WHEN ARBITRATION IS INVOKED FOR CLAIMS SUBJECT TO ARBITRATION, YOU AND WE WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM, AND YOU WILL NOT HAVE THE RIGHT TO BRING OR PARTICIPATE IN ANY CLASS ACTION OR SIMILAR PROCEEDING IN COURT OR IN ARBITRATION.

Agreement at the time the Account is opened or subsequent thereto, on a one-time basis or for any period or duration, without changing the terms of the Agreement or your obligation to be bound by the Agreement, and we are not obligated to provide similar waivers in the future or waive our rights to enforce the terms of this Agreement. This

Agreement, together with applicable laws and regulations, will govern your deposit relationship with us. As used herein, "State" refers to the State of Mississippi and "Business Day" means any weekday, Monday through Friday, except legal holidays, on which we are open for business.

Copies, Errors, or Questions. You may request copies of account disclosures containing terms, fees, and rate information for your Account. In case of errors or questions about this Agreement or your Account, or in the event you need to contact us in connection with this Agreement, you should contact us using the following Contact Information:

Physical Branch Address: 204 Westover Drive, Hattiesburg, MS 39402/ (833) 887-2265.

Mailing Address: 120 Mayfair Road, Hattiesburg, MS 39402/ (800) 300-1467; or

Visit our website at www.grand.bank.

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 and 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. Each of you will be jointly and severally liable to us for debit balances in the Account, including without limitation, overdrafts and Account charges, and jointly and severally promise to pay, upon demand, any and all debit balances, all fees and charges, and our reasonable attorney's fees and costs and expenses of collection, including but not limited to those incurred at trial and on any appeal.

Types of Accounts, General Information, and Beneficiary Information. Consumer accounts governed by this Agreement include, but are not limited to, checking accounts, money market deposit accounts, savings accounts, time deposits, certificates of deposit, and individual retirement accounts (collectively, "Consumer Accounts"). We do not offer business accounts through the Bank's digital banking (online) platform. The following are examples of Consumer Accounts, including some general information regarding use and beneficiary designation: **(A) Individual Account.** An Account you open for personal, family or household purposes and owned by one person. **(B) Individual Retirement Account ("IRA").** An Account you open for the depositing of funds into your IRA with us. This account is available only to individuals who maintain an IRA with us and is owned by one person. In the event of your death, funds in your IRA will be paid to the designated beneficiary as stated in our records. **(C) Fiduciary Account.** An Account opened by a Personal Representative, Guardian, Conservator, Trustee, or other fiduciary in such capacity. Any fiduciary named as a signer on a Fiduciary Account shall be solely responsible for acting in accordance with the terms of applicable State law, the will, court order or trust instrument establishing and covering the fiduciary relationship. We are not responsible for the actions of a fiduciary, including the misuse of funds. This Account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters. We may require the Trustee or other fiduciary in such capacity to furnish us with evidence of any trust provision relating to the opening or maintenance of the Account and any changes therein. Such Owner will be asked to furnish the names and signatures of persons authorized to conduct transactions. **(D) Revocable Trust of Payable on Death Account.** An Account designated as payable to a named Beneficiary upon the death of the Account Owner. If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless (i) all persons creating the account die; (ii) the beneficiary is then living; and (iii) we are not otherwise required by Mississippi law to make payment to a parent, custodian, or guardian. If two or more beneficiaries are named and survive the death of all persons creating the Account, such beneficiaries will own this Account in equal shares, without right of survivorship. The persons creating either of these account types reserves the right to: (i) change beneficiaries; (ii) change account types; and (iii) withdraw all or part of the account funds at any time. **(E) Joint Account.** Any item made payable to one or more of you may be deposited to a Joint Account by us or anyone else and we may supply any endorsements required for this purpose. We may (but we shall not be required), in our sole discretion and without liability to any of you, refuse to honor a withdrawal from a Joint Account if any one of you requests us in writing not to permit the withdrawal. However, we may also, in our sole discretion, elect to honor such a withdrawal unless enjoined from such action by a court of competent jurisdiction. We may accept an instruction from any one

of you to close the Account or add a new Owner or authorized signer, but we are not required to do so. We will not delete any Owner from the Account without that Owner's written consent, but we may substitute the estate of a deceased Owner. Each of the following are referred to in this Agreement as Joint Accounts: (i) **Joint Accounts – With Survivorship** – An Account owned by two (2) or more persons as joint tenants with right of survivorship and not as tenants in common and payable to any of them or the survivor(s). If two (2) or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. (ii) **Joint Accounts – Without Right of Survivorship** – An Account owned by two (2) or more persons where none of you intend for your proportionate amount contributed to the account (subject to any previous pledge to which we have agreed) will belong to the survivors (or create a right of survivorship in any other person). We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal. (F) **UTMA Accounts**. Accounts subject to the Uniform Transfers to Minors Act (“UTMA”) are owned by the child, and the child has unconditional use of the account when the child reaches the age of majority. Before the child reaches the age of majority, the account may be accessed only by an authorized custodian, and the funds must be used for the sole benefit of the child. We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of a custodian are solely for the benefit of the child. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the responsibility of the custodian to properly distribute the funds in the account upon the death of the minor or upon the child reaching the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

For all Accounts, we make no representations as to the appropriateness of effect of the ownership and beneficiary designates, except as they determine to whom we pay Account funds.

Rate Information. Unless otherwise stated, we administer the interest rate and Annual Percentage Yield (“APY”) on your Account and may change them daily at our sole discretion. If the Account is interest bearing, interest will be paid at the rate and intervals set forth in the TISA disclosure or Schedule applicable to your Account, as the same may be amended from time to time. For time deposits, the APY quoted on the Truth in Savings or Schedule is based on the assumption that the principal and interest will remain on deposit during the Maturity Period. The termination of this Agreement may result in the forfeiture of accrued, unpaid interest.

Interest. If your Account earns interest, the following information applies: (A) **Payment of Interest**. We will pay interest at the annual rate specified on the TISA disclosure or Schedule, which does not reflect compounding (“Interest Rate”). The TISA disclosure or Schedule also sets forth the frequency of interest payments, the frequency of any compounding and crediting, the interest accrual basis, the balance on which interest will be paid, any minimum balance requirements. (B) **Minimum Balance Requirements**. The TISA disclosure or 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 not pay interest on your account and/or may charge a fee for that period. You should review any 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 pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). (D) **Interest Compounding and Crediting**. The TISA disclosure or Schedule will indicate the interest compounding and crediting frequency for your Account (if any). Compounding generally means that interest is being accrued on earned interest. Interest may be compounded more frequently than interest is credited to your Account. (E) **Interest Accrual**. We may accrue interest on your Account more frequently than we pay or credit interest. The interest that has been calculated, but not paid to the Account, is called accrued unpaid interest. (F) **Changes**. We have the right to change the rates and fees in accordance with the terms of the TISA disclosure or Schedule. We also reserve the right to change any other term of this Agreement at our sole discretion.

Time Deposits/Additional Terms. If your Account is a time deposit you have agreed to keep the funds on deposit until the maturity of your Account. (A) **Fixed-rate Accounts**. The Account will earn interest at the interest rate and the APY as stated on the TISA disclosure and Schedule for the original Maturity Period. If the TISA disclosure and Schedule indicate the Account will automatically renew at the end of the maturity period, then the fixed rate for any subsequent maturity period will be our interest rate in effect as of the maturity date for comparable Accounts

(term and dollar amount). If the maturity date falls on a day other than a Business Day, then the interest rate will that the rate we established on the last Business Day prior to the maturity date. **(B) Variable-Rate Accounts.** The Account's interest rate and APY may change from Initial Interest Rate. If the TISA disclosure and Schedule indicate a guaranteed minimum rate (which will be such rates established at our sole discretion), in no event will the interest rate during the maturity period be less than the stated guaranteed minimum rate. If the maturity date falls on a day other than a Business Day, then the interest rate will that the rate we established on the last Business Day prior to the maturity date. **(C) Actual/Actual Basis.** Unless indicated to the contrary on the TISA disclosure or Schedule, interest will be computed on the basis of the actual number of days in the year and applied to the actual number of days elapsed.

Additions. Unless your TISA disclosure or Schedule indicate otherwise, you may not make deposits into this Account during the Maturity Period. If so permitted by your TISA disclosure or Schedule, and in accordance with the below, additions may be added and will be considered received by us at the time they are received by a designated Bank employee during banking hours on Banking Day. Additions may be made in person or by telephone, but not by automated teller machine ("ATM"). **(A) Restrictions on additions.** If so, permitted by your TISA disclosure or Schedule, additions, in a minimum amount of \$1,000.00 per deposit may be added to the Account during the Maturity Period, except that no additions may be made during the seven (7) days immediately preceding the Maturity Date. **(B) IRA Restrictions on Additions.** If so, permitted by the TISA disclosure or Schedule, additions, in a minimum amount of \$1.00 per deposit, may be added to the Account during the Maturity Period. **(C) Early Withdrawal.** If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in an early withdrawal penalty. All withdrawals before maturity require our consent, which may be given only when the withdrawal is requested. If a withdrawal is granted, the penalty provided in the TISA disclosure or Schedule will apply. **(D) Penalty.** The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned in the Account. If your Account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest already has been paid, the difference will be deducted from the principal amount of your Account. For fixed-rate accounts, we will use the rate in effect for your deposit. **(E) Exceptions.** We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an IRA established in accordance with applicable federal law and the money is paid within seven (7) days after the Account is opened; (3) within an applicable grace period, if any; or (4) The Bank, in its sole discretion, may waive the early withdrawal penalty in other circumstances. **(F) Withdrawals at Maturity.** If the TISA disclosure and Schedule indicate the Account will automatically renew at the end of the maturity period, all principal and interest on the Account may be withdrawn (a) within ten (10) calendar days after the maturity date if the Maturity Period was equal to or more than thirty (30) days, or (b) within one (1) Business Day after the maturity date if the original Maturity Period was less than thirty (30) days. Interest will cease to be paid as of the maturity date on any amount(s) withdrawn. Unless withdrawn at that time, the Account's principal and interest will be considered redeposited with us under the same term at our then-applicable interest rate for similar accounts (term and dollar amount). **(G) Bank Non-Renewal Option.** We may return to you, on any maturity date, any part of the whole amount of the Account, or stop the interest thereon, upon giving you thirty (30) days' written notice mailed to the address as shown on our records. **(H) Non-Negotiability.** Time deposit accounts are non-negotiable and non-transferable. If you wish to transfer or change the ownership of the Account, we will – unless otherwise prohibited by law – require the Account to be closed and a new time deposit account and agreement be entered into.

Joint Accounts/General. Any item made payable to one or more of you may be deposited to the Account by us or anyone else and we may supply any endorsements required for this purpose. We may in our sole discretion elect to honor a withdrawal by any one or more of you when provided a request to do so in writing, unless enjoined from such action by a court of competent jurisdiction. We may accept any instruction from any one of you to close the Account or add a new owner, but we are not required to do so. However, we may (but we shall not be required), in our sole discretion and without liability to any of you, refuse to honor a withdrawal from a Joint Account if any one of you requests us in writing not to permit the withdrawal. We may accept any instructions from any one of you to close the Account, but we are not required to do so. If there is a Certificate of Deposit, we may require presentation of the original Certificate before permitting a withdrawal, but we are not required to do so.

Agent(s). You hereby authorize each separate Authorized Person designated on your Account to conduct and perform any and all business or activity with respect to your Account, including but not limited to, drawing and negotiating checks on your Account, making withdrawals and deposits from and to your Account, endorsing any checks or drafts payable to you for deposit to your Account, receiving information or statements on your Account, signing any document in connection with the Account and disposing of or dealing with the Account as your agent as freely and fully as you might do in person; and, you hereby ratify every action that may be taken by any Authorized Person in connection with the authority hereby granted. This authority may be revoked only by written revocation delivered to us. You further agree and understand that each person who is named as an Authorized Person on your Account may act without the joinder of any other Authorized Person with respect to all such matters.

Signatures. We do NOT accept facsimile signatures to open Accounts and/or without prior written consent from us. If the Account has a Signature Card, all persons who sign the Signature Card, either as Owners or as authorized signers, are Authorized Persons. We may recognize the signature(s) of the Authorized Persons as shown on the Signature Card in the payment of funds and in the transaction of all other business in connection with the Account. You agree to indemnify and hold us harmless from all losses resulting from our honoring an item in any instance in which the item bears or purports to bear a facsimile or scanned signature resembling a signature on file with us, regardless of by whom or by what means the actual or purported facsimile signature was affixed to the item. If the Owner of the Account is a trust, every person affixing his signature to an Account's Signature Card represents for himself and on behalf of the Owner that (A) he is fully authorized to execute this Agreement in the capacity therein stated; and (B) the Bank will not verify the presence of more than one signature even if the trust's governing documents require two or more signatures to validate an item. You agree to release and hold us harmless from any obligation to verify the presence of more than one signature on any item presented for payment. You further acknowledge and agree that we do not violate any standard of care by not checking for signatures. The primary obligation to verify required signatures on a check belongs primarily to you. You agree that Transactions related hereto may be conducted by electronic means and shall be governed by the Uniform Electronic Transaction Act. The storage and reproduction of this Agreement through document imaging shall constitute an original hereof.

Fees and Charges. Subject to applicable law, you agree to pay us the fees and charges shown in the Schedule and TISA disclosure as same are applicable to your Account or for other services performed by us. You agree the fees and charges may be changed from time to time and authorize us to charge your account for their payment whether or not each charge results in an overdraft of your Account. Existing and future charges may be based upon the overall costs of providing account services and may or may not be based on 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 or account privileges by customers, and the safety and soundness of the financial institution. We will notify you of the changes, to the extent required by law.

Deposits/General. All deposits are subject to correction. We assume no responsibility for the correctness of the listings on the original or duplicate of any deposit ticket and shall not be bound as to the contents thereof. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on any itemized deposit slip. **We do NOT accept checks mailed in for deposit.** For any non-cash items, we provide temporary conditional deposit credit for known customers (i.e., customers with prior Accounts with us) and proven Accounts (i.e., Accounts with sufficient transactional history) subject to final collection and payment and may be charged back at any time until actual cash payment is received. We generally cannot verify that checks, money orders or similar items are authentic and valid at the time of deposit. If you deposit a check, money order, cashier's check, or similar item and we later learn that the item is fraudulent, counterfeit, or otherwise invalid, we may charge your Account for the amount of the item, even if we previously made the funds available to you. **Funds may be available for withdrawal that are not fully collected.** All items drawn on us which are not good at the close of business on the day of deposit may be charged back to you on the same or next Business Day without prior notice to you. At this time, the Bank does not accept deposits in foreign currency. Checks or drafts may be refused if drawn against such temporary conditional credit, except as otherwise provided by laws and regulations governing funds availability.

All items may be collected through collecting agents, as your agents, and items lost or not returned within a reasonable time may be charged back to you. Items may be sent directly to any financial institution on which they

are drawn or at which they are payable or may be sent through collecting agents for collection and remittance. We and/or all collecting agents may accept cash, drafts, or checks in payment of such items and shall not be liable for any failure to collect drafts or checks so received. We are not responsible for transactions by outside depository until we actually record them. We are not responsible for transactions placed in an ATM or night depository until we have removed it from the ATM or the depository. During the time items are lodged in a depository or an ATM, our relationship towards you is solely that of a bailee. All transactions are subject to acceptance and verification by us.

All transactions received on a day other than a Business Day or after our daily cut-off time on a Business Day will be treated and recorded as if received on our next following Business Day. Delivery to us of items for collection or credit shall constitute your acceptance of the items and conditions of this Agreement, any related Schedule, our Payments and Transfers Agreement (see the Table of Contents), and our general rules, regulations and operating procedures as are in effect from time to time.

Deposit/Endorsements. You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, whether or not they are endorsed by you. You authorize us to supply 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. 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 looking at it from the front. Endorsements should be in black ink. While we may accept non-conforming endorsements, you will be responsible for any loss incurred by us due to the delay in processing or returning the item for payment.

Deposit/Final Payment. All 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 becomes a collected item. If the final payment is not received or if any item you have deposited or cashed is charged back to us for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, our returned item fee, any interest paid on that item, and any other fee we pay or incur. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We reserve the right to refuse any item for deposit into your Account.

Direct Deposits. When you elect for direct deposit of your payroll, pension, and/or government benefits payments, you qualify for 2-Days Early Credit. Access to 2-Days Early Credit requires our receipt of funds. Deposit availability isn't guaranteed, and availability can vary by deposit. Transaction limits and risk screenings apply. P2P, checks, e-deposits, and transfers are excluded. We reserve the right to change the 2-Days Early Credit as allowed by law. If, in connection with a direct deposit plan, we deposit any amount in your Account which should have been returned to the U.S. Government or any other person makes such a deposit for any reason, you hereby authorize us to deduct the amount of our liability to the Government or such other persons from your Account or from any other Account you have with us, without prior notice and at any time, except as the law may otherwise require. We also may use any other legal remedy to recover the amount of our liability.

Mobile Deposits. In order to participate in mobile deposits, you must enroll in our online and mobile banking platform. By completing enrollment in online and mobile banking, you agree to be subject to the disclosures related to those services, which are provided separately online at the time of enrollment and are not included as part of this Booklet.

Crediting of Deposits. The Funds Availability Disclosure provided to you (see the Table of Contents) reflects our policies relating to the availability of funds deposited.

Stale Deposits. If any item is presented for payment on your Account more than six (6) months after its issue date, we may in our sole discretion dishonor the item and return it unpaid, but we have no obligation to do so and we may, in good faith, pay such an item.

Stop Payments. If you do not want us to pay a check written on your Account, or a draft drawn on your Account, you may request us to stop payment by providing us: your Account number; the number, date, and amount of the check; the payee's name; and the reason for asking us to stop payment. All of the required information must be correct; if the information is incorrect in any particular way, your request to stop payment will be ineffective. You must make any stop-payment request in the manner required by law, and we must receive it in time to give us a reasonable opportunity to act on it before it is presented to us. We will honor a stop payment request made by you or by any Authorized Person with respect to any check or draft drawn on the Account that has not yet been processed, although a release of the stop-payment request must be made only by the person who initiated the stop-payment order. Unless renewed, a written or oral request for stop payment is effective for six (6) months only. If you stop payment on an item and we incur any losses, costs, damages, and/or expenses because of the stop payment, you agree, if we request, to appear in court and defend us against suit, as well as to indemnify us for those damages or expenses, including reasonable attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal action that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid for the item in cash, or we certified the item). We may charge your Account a service charge for each stop payment order at the rate set forth in our Deposit Fee Schedule, as amended from time to time. Please see our Electronic Funds Transfer Agreement and Disclosure for Consumer Accounts (see the Table of Contents) regarding stopping payment of other types of transfers.

Check Legends. You agree that we may disregard any information on a check other than the signature of the drawer, the identification of the drawee bank and payee, the amount, and other information encoded on the MICR line and that we shall not be responsible for enforcing any language or notifications of limits on an Authorized Person's authority to make or draw a check against an account such as (but not limited to) "void if not paid within 39 days" or "not good in excess of \$100.00" or "two signatures required if over \$100.00."

Substitute Checks. The Substitute Checks Policy Disclosure (see the Table of Contents) provided to you reflects our policies relating to Substitute Checks (as defined in Regulation CC Section 229.2(aaa)).

Transaction Processing and Account Balance. We use automated systems to process your credits, debits, and adjustments - collectively, called "items" - and then to post them to your Account at the end of the Business Day. When we process multiple transactions in a single day, we may post items in any order.

Withdrawals/Generally. 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 in person at our 204 Westover Drive Branch, or via ATM, Online and Mobile Banking transfer or Bill Pay transactions, pre-authorized or automatic recurring payments, telephone, wire transfer, personal check or mail. All forms used for withdrawals must be approved by us and must be signed by one of the persons designated as an Authorized Person for the Account. Unless clearly indicated otherwise on the Account records, any account holder who signs to open the Account or has authority to make withdrawals may act alone, withdraw or transfer all or any part of the Account balance at any time. Each of account holder authorizes any other account holder who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to the Account or any other transaction with us. We may refuse to accept any checks other than standard checks provided by us or approved by us in advance. Withdrawals and transfers from your Account may be restricted as provided in the Agreement, the Schedule, or by applicable law. Withdrawals will first be made from collected funds, and we may, at our discretion, refuse any withdrawal request against uncollected funds even if our general practice is to the contrary. We reserve the right at any time to require not less than seven (7) days' notice in writing before each withdrawal from a savings account or a money market deposit account. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. Please refer to the TISA disclosure and Schedule applicable to your Account regarding any penalties.

Overdrafts/General. The information in this section is being provided to help you understand what happens if your Account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid fees or charges being assessed. An overdrawn account can result in you being charged an

overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your Account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee. While we currently do not charge NSF Fees, we do charge overdraft fees. Please see the current Deposit Fee Schedule, which is found on our website or at our 204 Westover Drive Branch location.

Overdraft Program and Options. We do not have to allow you to make a withdrawal from your Account if you don't have sufficient available funds in the Account to cover the full 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 post the checks for which there are sufficient funds from the smallest 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.

You understand that we may, at our discretion, honor withdrawal requests that overdraw your Account. However, the fact that we may honor withdrawal requests that overdraw the Account balance does not obligate us to do so later. You CANNOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your Account in the past. **You understand we can change our practice of paying, or not paying, discretionary overdrafts on your Account without giving notice to you.** You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another Account you have with us. **You agree that we may charge fees for overdrafts.** We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. Overdraft fees are based upon your Available Balance. We offer two (2) overdraft programs and options: **(A)** Cover Me Now Overdraft Privilege (Standard Overdraft Coverage); and **(B)** Cover Me Now Transfer Privilege.

Cover Me Now Overdraft Privilege (Standard Overdraft Coverage). Cover Me Now Overdraft Privilege (Standard Overdraft Coverage) automatically comes with your checking Account with us. The type of transactions covered depends on your opt-in/opt-out decision. Subject to special rules discussed herein for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. 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 your consent memorialized (via a signed opt-in/opt-out form, electronic capture of consent, etc.).

Any Cover Me Now Overdraft Privilege (Standard Overdraft Coverage) is deducted from your next deposit of good funds. If your Account does not maintain a positive balance at least once every fifteen (15) calendar days and you do not make regular deposits, your Cover Me Now Advance Overdraft Privilege (Standard Overdraft Coverage) may be suspended. You can help to avoid overdrafts by: **(A)** Setting up alerts in Notifi Real-Time Alerts so you stay informed for low balance and Account activity. We do not charge for Notifi Real-Time Alerts. **(B)** Downloading our mobile app to monitor Account activity, transfer money, or deposit checks. **(C)** Setting up direct deposit. You automatically qualify for \$50.00 in Cover Me Now Overdraft Privilege if you elect to have an ongoing payroll, pension, and/or government benefit payment direct deposited with us. You can also qualify for an additional \$100.00 of Cover Me Now Overdraft Privilege if you have a \$300.00 average Year-to-Date Collected Balance. If your average Year-to-Date Collected Balance drops below the \$300.00 threshold, a portion of your privilege may be revoked.

Cover Me Now Overdraft Privilege (Standard Overdraft Coverage) Fees: **(A)** Transactions covered by Cover Me Now Overdraft Privilege (Standard Overdraft Coverage) will not be charged a fee for transactions: (i) of \$10.00 or less; or (ii) if the account is overdrawn \$10.00 or less. **(B)** A \$10.00 fee will be charged for transactions of \$10.01 and up. **(C)** The maximum fee is \$30.00 per day per account.

Year-to-Date Collected Balance. The Year-to-Date Collected Balance is the actual balance that has been collected in your Account in the numerator over the denominator of days the account is open in a year. The term “collected” refers to the funds for the items that have actually cleared and officially posted to your Account. An example is an account that is opened on 12/1/XX. The Year-to-Date Collected Balance at 12/31/XX will be the collected balance over the thirty (30) days that the account was open for that year. If the account was opened in a prior year, the Year-to-Date Collected Balance would be the average collected balance in the account from January 1st of the current year through the day the computation is made (such as July 10th of the current calendar year). When we use the term “collected” when referring to computing your Account balance, we are referring the funds for the items that have actually cleared and officially posted to your Account. **Example 1:** You have opted in to our overdraft services for the payment of overdrafts on ATM and everyday debit card transactions, and we subsequently pay an overdraft on your Account. Our overdraft fee would be applicable, but we currently do not charge the overdraft fee if: (i) the transaction overdraws the Account \$10.00 or less or (ii) if the transaction itself is \$10.00 or less. **Example 2:** You have \$120.00 in your Account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station’s processing system immediately requests a hold on your Account in a specified amount, for example, \$80.00. Our processing system authorizes a temporary hold on your Account in the amount of \$80.00, and the gas station’s processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50.00. Our processing system shows that you have \$40.00 available in your Account for other transactions ($\$120.00 - \$80.00 = \$40.00$) even though you would have \$70.00 in your Account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase ($\$120.00 - \$50.00 = \$70.00$). Later, another transaction you have authorized is presented for payment from your Account in the amount of \$60.00 (this could be a check you have written, another debit card transaction, an ACH debit, or any other kind of payment request). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three (3) days for the adjustment to be made). Because the Account does not have sufficient funds available to cover the transaction, the transaction will either be: **(A)** returned as NSF or **(B)** paid if you have opted for an available overdraft program.

Cover Me Now Transfer Privilege. You can also protect yourself against account shortfalls by setting up an automatic transfer of funds from another Grand.bank[®] Account, such as your Emergency Fund Savings. Provided you have sufficient funds, this option will pay for your transactions if you do not have enough money in your checking Account by automatically transferring funds from your linked Account to cover your transaction.

Cover Me Now Transfer Privilege Fees: There are no fees charged for Cover Me Now Transfer Privilege.

Nonsufficient Funds (NSF) Fees. We do not currently charge NSF fees.

Post-Dated Checks. We do not hold or delay checks from processing, nor do we monitor or review dates written upon checks that reflect or indicate postdating of the check. Because we process checks mechanically, postdating is not effective, and we will not be liable for failing to honor any such postdating. You agree not to date any check later than the date you write it. If you do post-date a check, you hereby authorize us to pay any such check presented to us as a cash item, upon receipt, the same as if it bore the date it is presented for payment, even if you have previously given us notice that the item is post-dated. Notwithstanding, we reserve the right to return any such post-dated check, whether presented to us as a cash or collection item.

Non-Customer Check Cashing Fee. If a person who is not a customer of ours presents a check drawn against one of your Accounts for payment over the counter, we may charge the person a service charge for cashing the check. You agree that if the person refuses to pay the service charge, we may not cash the check and we have no liability to you for refusing to cash the check. Please see your Deposit Fee Schedule for related fee(s).

Telephone Instructions and Transfers. Unless required by law or we have agreed otherwise in writing, we are not required to act upon your faxed, voice mail, or telephone answering machine instructions. If otherwise permitted, funds may be transferred from the Account to another account with us, by telephone, by the same person(s) and under the same conditions generally applicable to withdrawals by written order.

Service Charges. You agree to pay all service charges set forth in this Agreement, the TISA disclosure, and Schedule applicable to your Account, and as amended from time to time. Regardless of the status of your Account as active, inactive or dormant, you agree that we may deduct service charges, as incurred, directly from your Account.

Death of Account Owner. Upon the death of the Owner of a Consumer Account, the following rules corresponding to the form of ownership will govern your Account: **(A) Individual Account.** Upon receiving notice of your death, we will release the funds only to the personal representatives of your estate, except as otherwise permitted by law. **(B) Individual Retirement Account (IRA).** Upon the death of an Owner of an IRA, the funds will be paid to the designated beneficiary as stated in our records. **(C) Joint Accounts.** Upon the death of an Owner of a Joint Account, the following applies: **(i) Joint Accounts –With Survivorship.** Upon the death of an Owner of an Account owned by two (2) or more persons as joint tenants with right of survivorship, the balance in the Account will belong to the survivor(s). Notwithstanding, you recognize that the right of any survivor who is not a spouse of the decedent may be subject to certain limitations and notice requirements imposed by law. All Joint Accounts not otherwise expressly specified on the Signature Card, or, if there is no Signature Card in our records, are Joint Accounts -With Survivorship. **(ii) Joint Accounts – Without Right of Survivorship.** Upon the death of an Owner of an Account owned by two (2) or more persons as joint tenants without the right of survivorship (joint as tenants in common), the decedent’s proportionate ownership interest will pass to his/her estate. You recognize that if the proportionate ownership interest is not clear and/or has not been designated, interests may be determined by a court of competent jurisdiction **(D) Payable on Death.** If the Account is described as Payable on Death, Account funds will be disposed of in accordance with applicable State law in effect as of the time of the designation. During the life of the Account Owner, only the Account Owner shall have the right to Account funds , and to remove or change the Beneficiary. We are entitled to continue to permit withdrawals on behalf of the Account Owner(s) after we receive notice of death to the extent permitted by law. If more than one Beneficiary is designated, each shall be entitled to equal, undivided interest in the funds in said Account as joint tenants, with right of survivorship and not as tenants in common; and the receipt or acquittance of any such Beneficiary shall be valid and sufficient release and discharge of the Bank for any payment or disbursement of such funds. If there is more than one Account Owner with the right while living to all the funds, the Account will be treated as a Joint Account - With Survivorship as between the Account Owners with such right, and any one of them may remove or change the Beneficiary.

Statements. You acknowledge that: **(A)** we make available bank statements to you on a monthly basis for checking accounts, for savings accounts we make them available to you on a monthly basis or quarterly if there has been no activity on the account, we make statements available to you at year-end on IRA accounts, and we provide maturity notices shortly before a CD matures; **(B)** you are responsible for promptly examining your bank statement each statement period and reporting any irregularities to us; and **(C)** you are responsible for immediately notifying us if you do not receive your statement by the date, you normally expect to receive it. If you fail to do any of these duties, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

Delivery of Statements. We will email or mail statements to you at the address shown on the Signature Card, if one, or to such other address as you designated in writing. If this is a Joint Account, we may, but we shall not be required to, accept instructions from any one of you to change the email and/or mailing address. We are only obligated to send statements to one address, but may, upon your written request, email or mail additional statements to other addresses for an additional charge. It is the responsibility of the Account Owner to notify us promptly of any change in mail or email address to avoid delays in delivery. If you do not receive the monthly statement, it remains your obligation to obtain such monthly statement as it is being made available to you. It is your responsibility to undertake such steps as are prudent to protect the Account from fraud.

Liability for Errors, Forged, Altered and Unauthorized Items. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of thirty (30) days from when the statement is first sent or made available to you. Each Account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within

certain time limits after the statement that incorrectly reflects your transactions is made 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 thirty (30) 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 an unauthorized signature, endorsement or alteration by the same wrongdoer unless you notify us within ten (10) calendar days after the statement and first altered or forged items were made available. You agree that a missing endorsement on an instrument presented for collection or payment shall be deemed a forgery in all cases arising under Articles 3 and 4 of the Uniform Commercial Code and for purposes of this Agreement. You must report any other Account problem including encoding errors, and errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within thirty (30) calendar days. If the suspected Account problem involves a substitute check that you received, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. 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 to your last known address which shall be deemed accepted by you. You understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

Determining Available Balance. The transactions you make affect the balance in your Account. The balance in your Account after all transactions have been posted to your Account, regardless of whether the funds actually have been collected or paid by us is called your Ledger Balance. Your Ledger Balance is derived only once each business day after all transactions received have been posted to your Account regardless of whether the funds actually have been collected or paid by us. Your "Available Balance" is your Ledger Balance as it has been affected by your transactions since the Ledger Balance was derived. We use the Available Balance method to determine whether your Account is overdrawn, that is, whether there is enough money in your account to pay for a transaction.

Your periodic statement reflects the Ledger Balance of your Account as of the statement date. Your Available Balance may not be the same as your Ledger Balance. This means an overdraft, or an NSF transaction could occur regardless of your Ledger Balance because it only includes transactions that have settled up to that point in time (meaning deposits and payments that have actually cleared and posted to your Account). The Ledger Balance does NOT include adjustments or outstanding transactions (such as checks that have not yet cleared and/or electronic transactions that have been authorized but which are still pending).

As the name implies, your Available Balance is calculated based on the money "available" in your Account to make payments. In other words, the Available Balance takes transactions that have been authorized, but have not yet settled, and subtracts them from the Ledger Balance. In addition, when calculating your Available Balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the Ledger Balance. For example, your cash deposits and Automated Clear House (ACH) credits increase your Available Balance during the day. Debit card authorizations, withdrawals and transfers from your Account(s) made at an ATM or other electronic terminal, Online Banking or Online Bill Pay, plus checks cashed and ACH debits posted to your Account decrease your Available Balance during the day. The use of your debit card to purchase goods or services will frequently result in a debit card authorization hold, which is a hold placed on your Account after you authorize a transaction, and we tell the merchant that we will pay the transaction when the merchant submits a request to be paid. We pay your debit card transaction when the merchant presents it to us for payment, that is, when the merchant asks us to transfer the funds from your Account to the merchant, which is often one or more days after you authorize the transaction, and the debit authorization hold is placed.

Temporary Debit Card Authorization Holds. On debit card purchases, retail merchants may request a temporary hold on your Account for a specified sum of money, which may be more than the actual amount of your purchase. This is often called an authorization hold or a pre-authorization hold. When retail merchants make these requests, our processing system cannot determine whether the amount of the hold may exceed the actual amount of your purchase. Retail merchants may request us to place an authorization hold on your Account for up to three (3) calendar days (or for up to thirty (30) business days at the Bank's discretion for certain types of debit Card transactions, including but not limited to, international car rental and hotel), from the time of the authorization or

until the transaction is paid from your Account. However, if the merchant does not submit the transaction for payment within the time allowed, we will release the authorization hold. This means your Available Balance will increase until the transaction is submitted for payment by the merchant and posted to your Account. If this happens, we must honor the prior authorization, and we will pay the transaction from your Account. In some situations, the amount of the hold may differ from the actual transaction amount since the merchant may not know the total amount you will spend. For example, a restaurant submits the authorization request for the initial cost of your meal. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the authorization hold, that transaction will be considered either (i) a nonsufficient funds (NSF) transaction if we do not pay it or (ii) an overdraft transaction if we do pay it. We do not charge NSF fees at this time, but your retail merchant or their financial institution may. We may, however, charge an overdraft fee according to our stated policy and the order in which the additional transaction is processed.

Levies, Garnishment, Legal Actions, or Dispute as to Funds. Any garnishment or levy is subject to our security interest and right of setoff. If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your Account (collectively “Legal Action”), we will comply with that Legal Action. Or, in our discretion, we may freeze the assets in the Account and not allow any payments out of the account until a final court determination regarding the Legal Action. We may do these things even if the Legal Action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your Account or in any way restricted access to your funds in accordance with the Legal Action. Any fees or expenses we incur in responding to any Legal Action, including without limitation, attorneys’ fees and our internal expenses, may be charged against your Account.

Transfer of Your Account. Ownership of your Account may not be transferred or assigned without our prior written consent. If you wish to transfer or change the ownership of the Account, we may require that the Account be closed, and a new one opened. (This paragraph does not by itself restrict the transfer of funds out of the Account by any method otherwise permitted).

Disclosure Pursuant to Funds Transfers Governed by Regulation J and UCC Article 4A Wire Transfers.

We may accept on your behalf payments to your Account or transfers from your Account which will be or have been transmitted by Fedwire. Your rights and obligations with respect to such transfers shall be construed in accordance with and governed by Regulation J, Subpart B - Funds Transfers Through Fedwire, which is applicable to funds transfers involving your Account.

If you give us a payment order which identifies a beneficiary, the person to whom you are wiring the funds, by name and account number or some other identification number, such as taxpayer I.D. or driver’s license, we may pay the beneficiary on the basis of the number provided to us by you, as the proper identification. This will be true even if the number you provided to us identifies a person different from the named beneficiary.

If you give us a payment order which identifies the beneficiaries financial institution in the funds transfer by name and Routing and Transit number or other identifying number, as well as the receiving financial institution, may rely on the number provided to us by you, as the proper identification. This will be true even if the number you provided identifies a financial institution that is different from the named financial institution.

We will provide you with notification of an incoming wire transfer as part of your periodic statement. Therefore, we will not provide special notice every time we receive a wire transfer into your Account. You may, however, contact us on 800-300-1467 if you are expecting a wire transfer into your Account.

Wire transfer requests received after 2:00 p.m. CST will be sent the following Business Day. Wire transfers received for credit to your account after 5:00 p.m. CST will be considered received the following Business Day. If we are obligated to pay interest to you on the amount of the transfer, you shall be paid interest on a daily basis equal to the dividend rate otherwise applicable to your Account.

Receipt of Automated Clearing House (ACH) Transfers. Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such an entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Under the operating rules of the National Automated Clearing House Association (“NACHA”), which are applicable to ACH transactions involving your Account, we are not required to provide next day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you. You may, however, contact us at 800-300-1467 if you are expecting an ACH credit to your Account.

We may accept on your behalf payments to your Account which have been transmitted through one or more ACH clearing houses and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of Mississippi as provided by the operating rules of the NACHA, which are applicable to ACH transactions involving your Account.

ACH credits are typically considered received in real time
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Unless the system is unavailable due to daily processing, ACH credits are

generally processed up to two (2) Business Days before the scheduled posting date reflected on the transaction. However, ACH transactions received after 5:00 p.m. CST may be considered received on the following Business Day. If we are obligated to pay interest on the amount of the transfer, interest will accrue and be paid at the dividend rate otherwise applicable to your Account on a daily basis.

Early Pay. Eligible direct deposit ACH credits may be made available to you up to two (2) Business Days before the scheduled payment date through our Early Pay service. Early availability depends on when we receive payment instructions from the payer or the payer's financial institution and is not guaranteed. Eligible direct deposits may include payroll, pension, government benefits, and other recurring ACH credits. We determine eligibility in our sole discretion and may exclude certain deposits from Early Pay.

Receipt of funds before the scheduled payment date depends entirely on the timing of the payer's submission of payment information. If payment instructions are not received sufficiently in advance, funds will generally be made available on the scheduled payment date.

There is no fee for the Early Pay service. Early Pay is provided as a discretionary service and may be modified, suspended, or discontinued at any time without prior notice. We reserve the right to delay the availability of funds for risk management, fraud prevention, legal, regulatory, or operational reasons. Prior early availability of a direct deposit does not guarantee that future deposits will be made available early. Early Pay does not modify your available balance, overdraft obligations, Account Agreement, or any other terms governing your Account.

Amendment and Termination. We may change any term of this Agreement (including, but not limited to, the Deposit Fee Schedule and Schedule) or stop the payment of interest on your Account at any time. We ordinarily send you advance reasonable notice of an adverse change to this Agreement. However, we may make changes without prior notice unless otherwise required by law. When we change this Agreement, or any part thereof, the new version supersedes all prior versions and governs your Account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or Account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your Account, we might immediately freeze or close your Account and then give you notice. If we have notified you of a change in any term of your Account and you continue to have your Account after the effective date of the change, you have agreed to the new term(s). If you continue to use your Account or to keep it open, you are deemed to have accepted and agreed to the change and are bound by the change. Our current Agreement is available at all times at our 204 Westover Drive Branch or on our website; you may also request copies of your Account agreement documents, disclosures, rates, deposit fee schedule, and/or terms. We

may close your Account at our sole and absolute discretion at any time without prior notice, provided that we tender to you the collected Account balance at the time of closing, if any, and give you notice within ten (10) days thereafter, by electronic or regular mail to the address listed on our records for the Account. When you close an Account with us, it is your responsibility to notify us promptly of any change in mailing address or email address to avoid delays in mail delivery. After termination, you will still be responsible for all costs, fees and service charges accrued prior to termination and for payment of the amount of all checks and transactions in process. Items presented for payment after the Account is closed may be dishonored. Further, for security reasons, we may require you to close your Account and to open a new one if: **(A)** there is a change in authorized users; **(B)** there has been a forgery or fraud reported or committed involving your Account; **(C)** any Account checks are lost or stolen; **(D)** you have too many transfers from your Account; or **(E)** any other provision of our Agreement with you is violated.

Force Majeure. You agree that we shall not be liable for any loss caused directly or indirectly by any contingency beyond our reasonable control, including but not limited to: acts of war, military or national emergencies, acts of terrorism, civil disorder, strikes, riots, insurrection, acts of God, natural disasters, disease or medical epidemics or outbreaks, power outages or a network or systems failure, outages of computers or associated equipment, computer virus, line system failure, theft or destruction of or unauthorized access to records, government restrictions, exchange or market rulings, unscheduled closures of clearing organizations, markets and exchanges or any errors or lack of responsiveness of other organizations or entities, regardless of who or what has caused it to occur.

Credit Verification. You agree that we may verify, and you authorize us to verify as needed, your credit, deposit account, and employment history by any necessary means, including our ordering and receipt of a credit report or deposit account report prepared by a credit reporting or consumer reporting agency. We may also verify your credit references and other information you that you provide to us. We may obtain updated or additional information about you, including consumer reports, from time to time for any legitimate purpose including, but not limited to, the extension of credit to you or the review or collection of your Account. We may report late payments, missed payments, or other defaults on your Account to credit reporting agencies.

Waiver of Rights. We reserve the right to waive enforcement of any of the terms of this Agreement with respect to any specific transaction or series of transactions. Any such waiver will not affect our right to enforce the terms of this Agreement with respect to any other transaction.

Waiver of Notices. To the extent permitted by law, you expressly waive any notice of non-payment, dishonor, or protest regarding any items credited to or charged against your Account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal law.

Notice of Negative Information. Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our Agreement. After providing this notice, additional negative information may be submitted without providing another notice. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Governing Law. This Agreement shall be interpreted in accordance with, governed by, and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Mississippi 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 this Agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of this Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent any such law, regulation, or rule may be modified by contract/agreement.

Notices. We will send notices to you at the contact information listed in our records for the Account. Notices sent to you will be effective when sent. Just as with statements, it is your responsibility to notify us promptly of any change in contact information to avoid delays in delivery. Notices you send to us will be effective upon receipt. Notice to any one of you is notice to all of you.

Collection and Setoff. We follow joint regulatory agency safety and soundness guidance by utilizing a 60-day charge-off period. We may make collection efforts available and allowed under applicable federal and state law in relation to a charged-off Account, an overdrawn Account, and/or an outstanding balance related to an outstanding balanced owed due to your Account becoming overdrawn. We may (without prior notice and when permitted by law) set off the funds in your Account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the Account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date. **Example 1:** Mom and Daughter each have an account with us. Mom's account is set up as a joint account with Daughter with a right of survivorship. Mom uses the account as her main account. Daughter's account is similarly set up as a joint account with Mom. Daughter uses the account as her main account. Daughter overdraws her main account and fails to bring it into the positive for 30 days. We contact the Daughter, but she does nothing. After a total of forty-five (45) days of the overdraft being left unresolved, we would place a hold on the Mom's main account because she's an account holder with the Daughter and then contact both the Daughter and the Mom. If the account remained overdrawn for then (10) days after the notice was mailed, we will offset the Mom's main account to resolve the Daughter's overdraft. **Example 2:** Joe and Bill own and operate a towing company and a gas station using a single tax identification number. Each of the businesses has a separate bank account but uses the same tax identification number. The towing company account becomes overdrawn and remains so for thirty (30) days. We contact both Joe and Bill by phone, but the overdraft remains unresolved. We then send letters to Joe and Bill, but the overdraft remains unresolved. If the account remains overdrawn for ten (10) days after the notice was mailed, we will offset the gas station account for the amount of the overdraft on the towing company account, because the companies share the same tax identification number.

This right of setoff does not apply to this Account if prohibited by law. For example, the right of setoff does not apply to this Account if: **(A)** it is an Individual Retirement Account or similar tax-deferred account; **(B)** the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest); **(C)** the debtor's right of withdrawal only arises in a representative capacity; or **(D)** setoff is prohibited by the Military Lending Act or its implementing regulations. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

Reservation of Right to Sell. We reserve the right, at our discretion and without advance notice, to sell certain charged-off accounts to third-party companies and/or agencies in accordance with applicable federal and state law.

Monitoring and Recording Telephone Calls and Consent to Receive Communications. We may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation. To provide you with the best possible service in our ongoing business relationship for your Account we may need to contact you about your account from time to time by telephone, text messaging, or email. However, we must first obtain your consent to contact you about your Account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991, CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission. Your consent is limited to this Account, and as authorized by applicable law and regulations. Your consent does not authorize us to contact you for telemarketing purposes, unless you otherwise agreed elsewhere. With the above understandings, by this Agreement you expressly authorize us to contact you regarding this Account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us. This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging

service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device. If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

Claim of Loss. The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (such as a debit card transaction, ATM transaction, or other electronic fund transfer, as such transactions are governed by your Payments and Transfers Agreement [see the Table of Contents] with the us). For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your Account, the transaction, and the circumstances surrounding the loss, and you consent to us receiving a copy of any law enforcement report you make. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

Headings, Severability, and Variations. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so the singular includes the plural, and the plural includes the singular. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the Signature Card, if one, for your Account or some other document. Nothing in this Agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

Attorneys' Fees, Litigation Costs, and Setoff. In any action brought by you or us to enforce the obligations of this Agreement, the Schedule, or any other document related to your Account, the prevailing Party shall be entitled to collect from the opposing Party to such action such Party's reasonable litigation costs and attorneys' fees and expenses (including court costs, reasonable fees of accountants and experts, and other expenses incidental to the litigation). And whether we are the prevailing Party, we may recover as our costs the reasonable attorneys' fees and related expenses incurred in resolving any issues, claims or disputes pertaining to the Agreement by setting off any funds in any of your Account(s).

Unlawful Internet Gambling Notice. You are prohibited to process restricted transactions (as defined in Regulation GG) through this Account or any portion of your banking relationship with us. Restricted transactions generally include, but are not limited to, credit, electronic fund transfers, checks, or drafts knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

Arbitration Provision for ALL Consumer Accounts. By opening your Account, you agree to the terms and conditions detailed in the Arbitration Provision attached hereto and incorporated herein (see the Table of Contents). You agree to arbitrate disputes and claims out of or relating to this Agreement, to waive the right to a trial by judge or jury and agreeing that you and we may bring claims against the other only in an individual capacity, and not as a plaintiff or class member in any purported class, collective or representative proceeding.

Funds Availability Disclosure

YOUR ABILITY TO WITHDRAW FUNDS AT GRAND BANK FOR SAVINGS, FSB. Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit, except as described below.

Funds received through Electronic Payments, including Automated Clearing House (ACH) credit transfers, wire transfers, and other electronic direct deposits, will generally be available no later than the first Business Day after the Business Day we receive the deposit, in accordance with Regulation CC (12 CFR §229.10(b)). For determining the availability of your deposits, Business Day means any weekday, Monday through Friday, except legal holidays, on which we are open for business.

The term “Account”, as used in this Funds Availability Disclosure, has the same meaning as in the Deposit Account Agreement and Disclosure.

Cutoff Times. If you make a deposit before the cutoff time on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the applicable cutoff time or on a day we are not open for business, we will consider the deposit to have been made on the next Business Day we are open.

Cutoff times are as follows:

- 4:30 p.m. CST Monday–Thursday or 5:00 p.m. CST on Friday – Deposits made in person at our 204 Westover Drive Branch
- 5:00 p.m. CST Monday–Friday – Deposits made via Remote Deposit Capture (Mobile Deposit)
- 5:00 p.m. CST Monday–Friday – Deposits made via ATM

Availability of Certain Check Deposits. Funds from the following types of check deposits will generally be available on the first Business Day after we receive your deposit, provided the deposit is made in person at our 204 Westover Drive Branch and deposited into an Account held by the payee of the check: U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank checks; Federal Home Loan Bank checks; State or local government checks; Cashier’s, certified, and teller’s checks; and/or On-U’s checks (checks drawn on Grand Bank for Savings, FSB)

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available on the first Business Day after the day of your deposit. Depending on the type of check deposited, funds may not be available until the second Business Day after the day of your deposit. However, the first \$275 of your deposits will generally be available on the first Business Day after the day of deposit. If we determine at the time of your deposit that a delay will apply, we will notify you and 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 delay availability after you have left the premises, we will mail you the notice on or before the next Business Day after we receive your deposit. If you need the funds from a deposit within a specific timeframe, you should ask us when the funds will be available.

Case-by-Case Holds. In certain circumstances, we may delay the availability of funds deposited by check on a case-by-case basis. When this occurs, we will notify you at the time of deposit and inform you when the funds will be available. In most cases, funds deposited by check will be available no later than the second Business Day after the day of deposit.

Exception Holds. Funds you deposit by check may be delayed for a longer period under the following circumstances: (A) We believe a check you deposit will not be paid; (B) You deposit checks totaling more than \$6,725 on any one day; (C) You redeposit a check that has been returned unpaid; (D) You have overdrawn your Account repeatedly during the last six (6) months; and/or (E) There is an emergency, such as failure of computer or communications equipment. If we delay your ability to withdraw funds for any of these reasons, we will notify you and tell you when the funds will be available. Funds subject to an exception hold will generally be available no later than the seventh Business Day after the day of your deposit.

Check Cashing. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your Account. Those funds will be available when the funds from the check we cashed would have been available if you had deposited the check. If we cash a check, money order, cashier's check, or similar item and later determine that the item is fraudulent, counterfeit, or otherwise invalid, we may charge your Account for the amount of the item, even if the funds were previously made available to you.

Deposits at Automated Teller Machines (ATMs). Funds from deposits (cash or checks) made at ATMs we do not own or operate will generally not be available until the second Business Day after the day of your deposit. The portion of check deposits exceeding \$6,725 made at ATMs we do not own or operate will generally not be available until the ninth Business Day after the day of your deposit. These rules do not apply to ATMs that we own or operate. ATMs owned or operated by Grand Bank for Savings, FSB, are identified as our machines.

Mobile Check Deposits (aka Remote Deposit Capture). Mobile check deposits made through the Bank's Remote Deposit Capture (RDC) service may be subject to different funds availability schedules than deposits made in person at the Bank or at ATMs. Funds deposited using Remote Deposit Capture will generally be available no later than the fifth Business Day after the day we receive your deposit. Deposits made through Remote Deposit Capture are subject to the terms and conditions of the Bank's Remote Deposit Capture Agreement and Disclosure, which is provided separately to customers who enroll in the service.

SPECIAL RULES FOR NEW CUSTOMERS. If you are a **NEW** customer, the following special rules may apply during the first thirty (30) days your Account is open. (A) Electronic Payments, including ACH credit transfers, wire transfers, and electronic direct deposits, will generally be available no later than the first Business Day after the Business Day we receive the deposit; (B) Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, travelers', and federal, state, and local government checks will generally be available on the first Business Day after the day of your deposit if certain conditions are met. For example, the checks must be payable to you. The amount exceeding \$6,725 will generally be available on the ninth Business Day after the day of deposit. If the deposit of cash or these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the cash and the first \$6,725 will generally be available on the second Business Day after the day of deposit; and (C) Funds from all other check deposits, including mobile check deposits, will generally be available on the ninth Business Day after the day of deposit.

Arbitration Provision for ALL Consumer Accounts. By using your Account, you agree to the terms and conditions detailed in the Arbitration Provision attached hereto and incorporated herein (see the Table of Contents). You agree to arbitrate disputes and claims out of or relating to the Account, including this Funds Availability Disclosure, to waive the right to a trial by judge or jury and agreeing that you and we may bring claims against the other only in an individual capacity, and not as a plaintiff or class member in any purported class, collective or representative proceeding.

Substitute Checks Policy Disclosure

Substitute Checks and Your Rights. As our customer we think it's important for you to know about substitute checks. **What is a substitute check?** To make check processing faster, federal law permits 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 or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions. **What are my rights regarding substitute checks?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your Account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your Account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your Account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your Account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than forty-five (45) calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your Account.

How do I make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please write to us at: Grand Bank for Savings, FSB, Attn: Deposit Operations, 120 Mayfair Road, Hattiesburg, MS, 39402. Our telephone number is: 800-300-1467. You must contact us within sixty (60) calendar days from the date that we mailed (or delivered by a means to which you agreed) the substitute check in question or the Account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include: **(A)** A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect); **(B)** An estimate of the amount of your loss; **(C)** An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and **(D)** A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

Arbitration Provision for ALL Consumer Accounts. By using your Account, including any rights related to Substitute Checks, you agree to the terms and conditions detailed in the Arbitration Provision attached hereto and incorporated herein (see the Table of Contents). You agree to arbitrate disputes and claims out of or relating to the Account, to waive the right to a trial by judge or jury and agreeing that you and we may bring claims against the other only in an individual capacity, and not as a plaintiff or class member in any purported class, collective or representative proceeding.

Payments and Transfers Agreement

This section governs Payments and Transfers you make through our online and mobile banking services, including transfers between your eligible Accounts with us, transfers to or from external accounts, and payments to Bank loans, credit accounts, or approved third-party payees. All Payments and Transfers are subject to the terms of this Booklet. Definitions used in this section (such as “Business Day” and “Account”) have the same meaning as elsewhere in this Booklet.

Eligible Services and Accounts

- **Internal Transfers** – You may transfer funds between eligible Accounts held with us or make payments from an eligible Account to a loan or credit account with us.
- **External Transfers** – You may transfer funds between an eligible Account held with us and an external account you register with us. The external account must be in your name.
- **Payments** – You may authorize one-time or repeating payments to eligible Bank loan or credit accounts or to approved third-party payees.

Not all accounts are eligible for Payments and Transfers. We reserve the right to determine eligibility and restrict certain categories of recipients.

Limitations and Cutoff Times

Transfers and payments are subject to daily limits and cutoff times:

- **Internal Transfers:** Any transfer made during any time will be credited the same day the transfer is initiated. The same process is true for future dated transfers.
- **External Transfers:** Must be scheduled and initiated through online and our mobile banking services by 11:00 PM CST on a Business Day to begin processing the same day. Processing times of external financial institutions may vary. The same process is true for future dated transfers.
- **Payments to Bank Loans/Credit Accounts:** Must be received and initiated through online and our mobile banking services by 11:00 PM CST on a Business Day to begin processing that day.
- **Other Cutoff Times:** Cash deposits at a branch, ATM deposits, and mobile deposits are governed by our Funds Availability Disclosure (see the Table of Contents).

Overdrafts

Payments and Transfers may cause your Account to become overdrawn. Overdrafts resulting from these services are governed by the Cover Me Now Overdraft Privilege Program (Standard Overdraft Coverage). We will not retry rejected transfers if sufficient funds are unavailable on the transfer or payment date.

Stop Payments and Cancellations

- **Internal Transfers** – Once initiated, same-day Internal Transfers cannot be stopped or cancelled.
- **External Transfers** – May be cancelled until the applicable cutoff time on the “Send On” date.
- **Repeating Transfers or Payments** – You may stop a repeating transfer or payment by notifying us at least three (3) Business Days before the scheduled date.

For stop payment rules on checks or other transactions, please refer to the Stop Payments section of this Booklet.

Risks and Responsibilities

- **External Transfers to Other Persons** – Transfers to individuals carry significant risk of fraud or loss. Such transfers are irrevocable and should only be made to persons you know and trust.
- **Sufficient Funds** – You agree to maintain available funds (or available credit within Cover Me Now Overdraft Privilege) in your account to cover each transfer or payment on its scheduled date. If funds are insufficient, the request will be rejected.
- **Statements** – All Payments and Transfers will appear on your applicable Account statement.

Service Fees

Currently, we do not charge a monthly or transactional fee for Payments and Standard Transfers. We do charge a fee of \$5.00 per item for expedited External Transfers. Other processing providers may charge fees, and we reserve the right to add Bank fees in the future, with notice to you as required by applicable law.

External Disclosures

Payments and Transfers may include links to other websites or third-party services (for example, Mobile Banking, CardHub, or Zelle®). Disclosures related to those services are provided separately online at time of enrollment and are not part of this Booklet.

Electronic Funds Transfer Agreement and Disclosure for Consumer Accounts

This Electronic Funds Transfer Agreement (the “Electronic Funds Agreement”) between you and Grand Bank for Savings, FSB a/k/a Grand.bank® (the “Bank”) covers electronic funds transfer (EFT) services, ATM and Debit Cards (collectively, “Card(s)”). In this Electronic Funds Agreement, the words “you” and “your” mean each person who signed the application for, or otherwise requested, the electronic fund transfer services and/or a Card(s), and each person to whom a Card(s) is issued at your request. The words “we” and “us” mean the Bank. As used herein, “Business Day” means any weekday, Monday through Friday, except legal holidays, on which we are open for business. “Terminal(s)” refers to those ATMs and other electronic terminals in which you may use your Card(s). The term “Account” as used in this Electronic Funds Agreement has the same meaning as in the Deposit Account Agreement and Disclosure. All EFT transfers are subject to this the Deposit Account Agreement and Disclosure and our Payments and Transfers Agreement.

Electronic Fund Transfer (EFT) Initiated By Third Parties. You may authorize a third party to initiate an EFT between your Account and the third party's account. EFT transfers are irreversible, whether they occur as a one-time transaction or a recurring occurrence. These transfers may use the Automated Clearing House (ACH) or other payments network. Examples of these transfers include, but are not limited to: **(A) Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account. **(B) Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings Account(s). **(C) Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. **(D) Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Transactions. You may access your account by ATM using your ATM Card or Debit Card and PIN to: **(A)** make deposits to your checking or savings Accounts; **(B)** withdraw cash from your checking or savings Accounts; **(C)** transfer funds from your checking or savings Accounts to another checking to savings account; or **(D)** get information about the account balance of your checking or savings Accounts. Some of these services may not be available at all ATM terminals at all times.

Terminal Transaction Size and Frequency Limitations. You may use your debit card(s) at our Terminal at 204 Westover Drive to withdraw cash from your Accounts, up to the amount of your Available Balance, not exceeding \$600.00 per day, per debit card. You may used your debit card(s) at other Terminals to withdraw cash from your Accounts, up to the amount of your Available Balance, and depending on that Terminal’s stated daily and per card limits.

If you attempt to withdraw an amount larger than your Available Balance and you have opted-in we, in our discretion, may permit the withdrawal of the amount over and above the amount of your Available Balance, in which case you will be charged an Overdraft Fee in accordance with the terms of the Deposit Account Agreement and Disclosure. If you have chosen to opt-in for coverage of debit card and ATM transactions under your Cover Me Now Overdraft Privilege, you may withdraw the Available Balance of your Account, plus the remaining balance in your Overdraft Privilege amount, up to a maximum of \$500.00 per day, per debit card. Cash withdrawals made

at merchant-assisted Terminals will be subject to the maximum withdrawal limit established by the merchant; however, this limit will not exceed the limit outlined above. We may raise or lower your cash withdrawals limit or eliminate certain services at any time. You will be notified of any future changes in your limit or available services.

You may use your debit card(s) to pay for goods and services at retail locations displaying the Mastercard® symbol. We shall charge against your Account all purchases and all withdrawals made with your debit card(s). The use of your debit card to purchase goods or services will frequently result in a debit card authorization hold, which is a hold placed on your Account after you authorize a transaction and we tell the merchant that we will pay the transaction when the merchant submits a request to be paid. We pay your debit card transaction when the merchant presents it to us for payment, that is, when the merchant asks us to transfer the funds from your Account to the merchant, which is often one or more days after you authorize the transaction and the debit authorization hold is placed. You cannot place a stop payment on any use of your debit card to pay for goods and services at retail locations. Your debit card may not be used for any illegal transactions.

If you use your debit card and a dispute arises with the merchant, you agree to make a good faith effort to resolve the dispute with the merchant. If you cannot resolve the dispute satisfactorily, we will, at our discretion, assist you in your efforts to resolve such dispute. However, you are ultimately responsible for resolving any dispute.

In addition to the limits on cash withdrawals at Terminals, you may use your debit card to purchase up to \$1,500.00 in goods and services each day, as long as your Available Balance or designated funding Account, if you have chosen to opt-in for coverage of debit card and ATM transactions under your Cover Me Now Overdraft Privilege, is sufficient to cover the aggregate of all purchases. The Bank reserves the right to adjust debit card daily purchase limits at its sole discretion. If you attempt to make a purchase in an amount larger than your Available Balance and you have chosen to opt-in we, in our discretion, may permit the withdrawal of the amount over and above the amount of your Available Balance, in which case you will be charged an Overdraft Fee in accordance with the Deposit Account Agreement and Disclosure. We may, at our sole discretion, elect to authorize purchases above these levels.

If there is suspicion of fraudulent activity, we may, at our sole discretion, decline debit card transaction(s) - including any transaction(s) listed within this Terminal Transaction Size and Frequency Limitations section - at any time.

Online Banking and Online Bill Pay. You may access your Account for online banking bill pay services via the internet. For further information regarding these services, see the Payments and Transfers Agreement herein (see the Table of Contents).

Electronic Checks. You may access your Account(s) to purchase goods, pay for services, or get cash where a check (whether blank, or partially completed and signed) is presented at a Point of Sale terminal or is mailed to a merchant or other payee or lockbox and later converted to an Electronic Funds Transfer.

Documentation of Transfers. You will get a memo documenting the transaction at the time you make any transfer to or from your Account using a Terminal. Generally, you will get a monthly Account statement. However, with respect to a savings account, if there are no electronic fund transfers in a particular month, you will get a statement at least quarterly.

Fees and Charges. We will charge you fees in accordance with the information found in the TISA disclosure and applicable Deposit Fee Schedule. The fees charged may be changed at any time, subject to our giving you notice if required by law. A fee may be imposed for an electronic funds transfer or balance inquiry by us, by a non-Bank owned or MoneyPass ATM operator, or by any national, regional, or local network used to facilitate the transaction.

Foreign Exchange. If you plan to use your Mastercard® debit card outside the continental United States, you must notify us in advance so we can enable access in your country of travel. Failure to do so may result in your debit card being declined for purchases or cash withdrawals abroad.

When you make a purchase or withdrawal in a foreign currency, the transaction will be converted into U.S. Dollars by Mastercard® International under its operating regulations in effect at the time of processing. The conversion rate will be either: (A) A rate selected by Mastercard® from the range of rates available in wholesale currency markets for the applicable processing date (which may differ from the rate Mastercard® itself receives); or (B) A government-mandated rate in effect for the applicable processing date.

An additional adjustment determined by the issuer may also apply. Because authorization and settlement may occur at different times, the final conversion rate may differ from the rate in effect on your purchase date. If Mastercard® cannot apply the conversion rate at authorization, it will use the rate in effect when the transaction is processed.

If a merchant or ATM operator converts your transaction into U.S. Dollars at the point of sale (a process known as dynamic currency conversion), Mastercard®'s conversion rates will not apply. The merchant or operator sets its own rate and fees, which may be less favorable.

The Bank does not charge a foreign transaction fee on any purchase or withdrawal made in a foreign currency or processed outside the United States, including online purchases from foreign merchants. However, Mastercard®'s standard currency conversion fee(s) will still apply.

ATM Deposit Limitations. Deposits made at a Bank-owned ATM are limited to \$5,000.00 deposits per Account in a 24 hour period. Depending on other, non-Bank-owned Terminal's stated daily deposit limits, we may, in our sole discretion, elect to accept deposits above the limit from time to time on a case-by-case basis.

Debit Card POS Transactions. You may access your checking Account to purchase goods or services in person, online, or by phone, or get cash from a merchant (if the merchant so permits) or a participating bank ATM and do anything that a participating merchant will accept.

Currency Conversion and International Transactions. When you use your debit card(s) at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by the payment processor from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate the processor itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. If the payment processor charges us international transaction fees, then we will pass those fees on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

Online and Mobile Banking Transfers. You may access your Account through: (i) the internet using your computer by logging onto our website at www.grand.bank; or (ii) by downloading our mobile app and using your password and access ID to: **(A)** transfer funds from your Account to another checking or savings account; **(B)** transfer funds from your Account to another savings or checking account; **(C)** make payments on your loan with us using your Account; **(D)** make bill pay payments from your Account to third parties; or **(E)** get the balance of your Account.

If you access and use our website, you agree to any website privacy policy and/or terms and conditions of use as same are provided thereon. You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this online banking services. Check with your cell phone provider for details on specific fees and charges. Please also see the Limitations on Frequency of Transfers section of the Payments and Transfers Policy herein regarding limitations that apply to online and mobile transfers.

Charges or Fees. We do not assess charges or fees for direct deposits to our Accounts, nor for preauthorized payments from any type of accounts. We do charge \$5.00 per item for expedited External Transfers. Please see the Deposit Fee Schedule for applicable fees for your account (see Table of Contents).

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

Transaction Documentation. (A) Terminal transfers. You should be able to obtain a receipt when making a transfer to or from your Account using an ATM or POS terminal, unless the amount of the transfer is \$15.00 or less. **(B) Preauthorized credits.** You can call us at (855) 288-2265 to confirm whether direct deposits were made to your Account from the same person or company. We do not provide you proactive notice of the success or failure of a direct deposit. **(C) Periodic statements.** You will get a monthly Account statement from us for your checking and savings accounts, if there are no transactions for savings accounts, you will receive one at least quarterly.

Stop Preauthorized Payments. If you have authorized us in writing to make regular payments out of your Account, you can stop any of these payments by calling (855) 288-2265 or writing us at 120 Mayfair Road, Hattiesburg, MS, 39402 in time for us to receive your request at least three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If you order us to stop one of these payments at least three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. Please refer to your Deposit Fee Schedule for the amount we will charge you for each stop-payment order you give.

Preauthorized Payment Notice of Varying Amount. If the previously-authorized automatic payment amount will need to change, the recipient payee must give you 10-days' prior written notice of when the change will occur and how much the new payment will be. In the alternative, you may choose to receive notice only when the payment would differ by more than a certain amount or when the amount would fall outside dollar limits that you set. If you order us to stop one of these payments at least three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Liability of the Bank for Failure to Make Transfers. If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages, except when: **(A)** If, through no fault of ours, you do not have enough money in your Account to make the transfer. **(B)** If you have an overdraft line and the transfer would go over the credit limit on your overdraft line. **(C)** If the ATM or Terminal where you are making the transfer does not have enough cash. **(D)** If the ATM or Terminal was not working properly and you knew about the breakdown when you started the transfer. **(E)** If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. **(F)** If you have reported your Card(s) as lost or stolen. **(G)** If your debit card(s) is cancelled. **(H)** If the funds in your Account are unavailable because of garnishment, levy, or other hold requirements imposed upon us by law or by government agency or court orders. and/or **(I)** If the transfer you attempted is illegal.

Confidentiality. We will disclose information to third parties about your account or the transfers you make: **(A)** where it is necessary for completing transfers; or **(B)** in order to verify the existence and condition of your account for a third party, such as a credit reporting agency or merchant; or **(C)** in order to comply with government agency or court orders; **(D)** if you give us your written permission; and/or **(E)** as explained in our Privacy Policy (see the Table of Contents).

Unauthorized Transfers or Theft. If you suspect that an unauthorized electronic funds transfer has occurred on your account, or if you suspect your debit card(s), code, CVC, or PIN has been lost, stolen, or compromised, CALL US IMMEDIATELY at 800-300-1467 during business hours or call our 24-hour hotline at (800) 554-8969. If you notify us within two (2) business days after learning of the unauthorized transfer, loss, theft, or compromise, then your liability is limited to the lesser of \$50.00 or the amount of unauthorized transfers or transactions that occurred BEFORE you gave us notice. If you fail to notify us within two (2) business days after learning of the unauthorized transfers or transactions, then your liability can increase up to \$500.00. Also, if your Account statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after that Account statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If you can demonstrate with

documentation a good reason (such as a hospital stay) kept you from telling us, we will extend the time to a reasonable period.

Applicable Law. The validity, construction and enforcement of this Electronic Funds Agreement, and all matters arising out of the issuance and use of the debit card(s) and electronic fund transfers, shall be governed by state law to the extent not preempted by federal law. We may amend this Electronic Funds Agreement at any time. Notice of such changes will be given to you as required by law.

Statement Errors Resolution Notice. If your monthly Account statement contains unauthorized transfers, transactions, or errors, you **MUST** notify us within sixty (60) days of the mailing date of your Account statement by phone or in writing and provide the following information: **(A)** Your name and account number; **(B)** Identify the unauthorized transfer, transactions, or error on your statement; **(C)** Tell us the dollar amount of the unauthorized transfer, transaction, or error; and **(D)** Provide us the basis of your dispute. If you contact us by phone, we may require that you mail us your dispute in writing within ten (10) Business Days. Write or call us at Grand Bank for Savings, FSB, Deposit Operations, 120 Mayfair Road, Hattiesburg, MS, 39402, (800) 300-1467. We are open Monday through Friday, excluding Saturdays, Sundays, and legal holidays.

We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your Account within 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 put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your Account. Your Account is considered a new account for the first thirty (30) days after the first deposit is made, unless each of you already has an established Account with us before this Account is opened. We will mail you the results of our review 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 documents that we used in our investigation.

Special Rules for Point-Of-Sale Transfers, Foreign-Initiated Transactions, and New Customers – In the case of a transfer resulting from a point-of-sale debit card transaction or a foreign-initiated transaction, we may take up to ninety (90) days to complete our investigation of your complaint or question. If we need more than ten (10) Business Days to investigate, we will credit your Account within ten (10) Business Days after we hear from you so you will have the use of the money while we complete our investigation. If you are a new customer, for all transfers occurring within thirty (30) days after the first deposit in your Account, we will determine if an error occurred within twenty (20) Business Days after we hear from you. However, if needed, we may take up to ninety (90) days to investigate your complaint or question. If we need more than twenty (20) Business Days to investigate, we will credit your Account within twenty (20) Business Days for the amount you think is in error so that you will have the use of the money while we complete our investigation. 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 and will notify you concerning our treatment of checks, drafts and similar instruments payable to third parties, and preauthorized transfers from your Account. You may ask for copies of the documents that we used in our investigation.

Cancellation. We are not, under any circumstances, obligated to reissue a lost or stolen debit card(s). We may, without prior notice, cancel or invalidate your debit card(s) at any time, and we may, at our option, cancel this Electronic Funds Agreement. If we cancel your debit card(s), you remain liable for whatever you owe us as a result of the use of your debit card(s). You may cancel your debit card(s) by cutting it in half and returning the pieces to us at the address set forth on the inside cover.

Agreement. By signing, using, or allowing someone else to use your debit card(s) or use of an electronic fund transfer service, you agree to the terms and conditions contained in this Electronic Funds Agreement and any related disclosure statement.

Closing your Accounts. If you close all of your Account(s) with us which are accessible by the debit card(s), you agree to return the debit card(s) to us at the address set forth within the mailer.

Liability for Authorized Use. If you withdraw, inadvertently or otherwise, cash from your Account in excess of the balance of such Account, you immediately become liable to us in the amount of the excess. If you have opted in, you will also be liable for any applicable Overdraft Fee. You will use the debit card(s) in accordance with the information provided with your debit card(s) and will be responsible for authorized use of the debit card(s). The debit card(s) is intended for your personal use only. Your use or use by anyone with actual authority, implied or apparent, or for your benefit constitutes an authorized use. When you receive your debit card(s), sign your name in ink on the signature panel. The use of your Personal Identification Number (PIN) together with your debit card(s) and signature is intended to prevent your debit card(s) from being improperly used. In order to protect this security, do not write your PIN on your debit card(s) or keep your PIN close to your debit card(s). You should not tell your PIN to anyone.

Arbitration Provision for ALL Consumer Accounts. By using Electronic Funds Transfer (EFT) services, ATM and debit cards in conjunction with your Account, you agree to the terms and conditions detailed in the Arbitration Provision attached hereto and incorporated herein (see the Table of Contents). You agree to arbitrate disputes and claims out of or relating to this Electronic Funds Agreement, to waive the right to a trial by judge or jury and agreeing that you and we may bring claims against the other only in an individual capacity, and not as a plaintiff or class member in any purported class, collective or representative proceeding.

Instant Payments

(RTP® and FedNowSM Services)

Capitalized terms not defined in this Instant Payments section have the meanings assigned in the Deposit Account Agreement and Disclosures Booklet (“Booklet”). In the event of a conflict between this Instant Payments section and another section of the Booklet, this Instant Payments section controls with respect to Instant Payments.

Service Description. The Bank may provide access to instant payment services through the Real-Time Payments (“RTP”) network and/or the Federal Reserve’s FedNowSM Service (“Instant Payments”). These services allow you to send or receive funds between eligible accounts at participating financial institutions within seconds.

Finality and Irrevocability. You acknowledge and agree that once you authorize and submit an Instant Payment, the transaction is **final, irrevocable, and cannot be canceled, stopped, or reversed** for any reason. You are solely responsible for verifying the accuracy of the recipient’s information (including account and routing details) prior to authorizing an Instant Payment.

Funds Availability. Funds received through Instant Payments will be made available for withdrawal immediately upon credit to your account. Instant Payments are not subject to funds availability rules under Regulation CC.

Fraud Risk and Customer Responsibility. You are responsible for all Instant Payments that you authorize, even if you were deceived or induced by fraud, scam, or mistake. Regulation E protections apply only to unauthorized electronic fund transfers. An Instant Payment that you initiate is not “unauthorized,” even if made under false pretenses. The Bank will not be liable for losses resulting from any Instant Payment that you authorized.

Error Resolution. If the Bank sends an Instant Payment in an incorrect amount or to the wrong recipient due to a Bank error, the Bank will take reasonable steps to recover the funds. If you provide incorrect information or instructions, you remain responsible for the payment and the Bank has no obligation to recover the funds, though it may attempt to do so as a courtesy. Error resolution rights under Regulation E apply to Instant Payments to the extent applicable.

Transaction Limits and Security Measures. The Bank may, in its sole discretion, establish limits on the dollar amount and number of Instant Payments you may send or receive. The Bank may delay, block, or refuse to process any Instant Payment if it suspects fraud, unauthorized activity, or other improper use, or if required by applicable law.

Bank Liability. The Bank’s sole obligation with respect to Instant Payments is to process them in accordance with your properly submitted instructions. The Bank will not be liable for any losses or damages arising from:

- Your provision of incorrect or incomplete payment instructions;
- Any Instant Payment that you authorized;
- Circumstances beyond the Bank’s reasonable control, including failures of other financial institutions, payment networks, or third-party service providers.

Amendments. The Bank may amend this Instant Payments section from time to time in accordance with the notice provisions required by law. Continued use of Instant Payments after such notice constitutes your acceptance of such amended terms.

Arbitration Provision for ALL Consumer Accounts. By using Instant Payments services, you agree to the terms and conditions detailed in the Arbitration Provision attached hereto and incorporated herein (see the Table of Contents). You agree to arbitrate disputes and claims out of or relating to this Instant Payments, to waive the right to a trial by judge or jury and agreeing that you and we may bring claims against the other only in an individual capacity, and not as a plaintiff or class member in any purported class, collective or representative proceeding.

The following fees may apply to your deposit accounts. Please refer to your Deposit Account Agreement for additional terms and conditions.

SERVICE / FEE	AMOUNT	NOTES / WAIVERS
MONTHLY MAINTENANCE FEES		
BankOn Basic Checking	No Fee	No monthly maintenance fee.
Grand 360 Money Checking	\$5.00	Waived with 5 debit card transactions/month, recurring payroll/direct deposit, or an active Credit Builder Loan or Line.
Grand Checking	\$7.00	Waived with a minimum balance of \$500.
Prestige Checking	\$5.00	Waived with a minimum balance of \$100.
Premier Checking	\$20.00	Waived with a minimum balance of \$1,000.
Impact Money Market (MMA)	\$15.00	Waived with a minimum balance of \$5,000.
OVERDRAFT & RETURNED ITEMS		
Cover Me Now Overdraft Privilege ¹	\$10.00/item	No fee if the transaction or account overdraft balance is \$10.00 or less. Maximum of \$30.00 per day.
Cover Me Now Transfer Privilege	No Fee	Automatic transfer from a linked Grand.bank [®] account to cover shortfalls. No charge.
Deposit NSF Fee	No Fee	No charge.
Returned Deposited Item	\$3.00	Fee assessed when a deposited check is returned for any reason.
TRANSACTION SERVICES		
ATM Withdrawal (Non-Grand/MoneyPass)	\$3.00	Per withdrawal. Use any of 40,000 MoneyPass ATMs nationwide to avoid this fee.
Official Bank Check ¹	\$20.00	See Footnote 1 for waiver eligibility.
Stop Payment — Check	\$30.00	Valid for 6 months.
Stop Payment — ACH	\$30.00	Does not expire.
Wire Transfer — Domestic Outgoing ¹	\$15.00	Not available for Grand 360 accounts. See Footnote 1 for waiver eligibility.
Wire Transfer — Domestic Incoming	No Fee	No charge.
Telephone Transfer	\$3.00	Per telephone-initiated transfer.
Expedited External Transfer	\$5.00	Typically 2 business days faster than a standard external transfer.
Check Printing ¹	Varies	Based on style, quantity, and account type. See Footnote 1 for waiver eligibility.
Non-Customer Check Cashing ¹	≥1% or \$5.00	Based on check value. See Footnote 1 for waiver eligibility.
Debit/Credit Card Cash Advance	3%	Fee charged to non-customers only. No charge for Grand.bank [®] account holders.

SERVICE / FEE	AMOUNT	NOTES / WAIVERS
ACCOUNT MANAGEMENT		
Account Closed Within 60 Days ¹	\$50.00	Excludes online and BankOn accounts. See Footnote 1 for waiver eligibility.
Account Closed with Overdraft Balance	\$50.00	Customer remains liable for all accrued charges.
Dormant Account Fee ²	\$5.00/month	Applied after 180 days of inactivity. Excludes Grand 360 and BankOn Basic Checking accounts.
STATEMENTS & RECORDS		
eStatements (Online)	No Fee	Available through online and mobile banking.
Paper Statements	\$3.00/month	For non-eStatement accounts (checking and savings) opened after 2024.
Account Reconciliation ³	\$25.00/hour	First hour free.
Research / Copy Requests ³	\$25.00/hour	First hour free.
CARDS		
Debit Card Replacement	\$5.00	First 2 replacements per year are free.
SAFE DEPOSIT BOX		
Annual Rental	Varies	Available at participating Forrest and Lamar County branches. Fee varies by box size. Contact your branch for current pricing.
Key Replacement	Actual Cost	Actual cost charged.
Drilling / Forced Entry	Actual Cost	Actual cost charged.

FOOTNOTES & WAIVERS

¹ Prestige Checking and Premier Checking customers are excluded from this fee for those accounts. This fee is also waived for required minimum IRA distributions and mortgage loan closing proceeds processed at the 204 Westover Drive Branch, an ATM, or through online and mobile banking.

² An account is considered dormant after 180 consecutive days of inactivity. The Dormant Account Fee is not assessed on Grand 360 or BankOn Basic Checking accounts.

³ The first hour of Account Reconciliation or Research/Copy Request services is provided at no charge. Subsequent time is billed at \$25.00 per hour.

KEY TERMS & DEFINITIONS

- **ATM Transactions** — Includes all deposits, withdrawals, account transfers, and balance inquiries at any ATM. Some transactions and multiple account access may not be available at all ATM locations.
- **Available Balance** — Your previous day's Ledger Balance (see below), minus holds placed on your Account by us, minus withdrawals and transfers from your Account, plus any transfer credits. Cash deposits and checks cashed at the 204 Westover Drive Branch, along with ACH credits and debits to be posted to your Account during the day, may increase or decrease the amount of your Available Balance.
- **Average Balance** — The sum of an Account's ending balance over a continuous 12-month period, divided by 12. Calculated on a rolling basis — each new month's balance is added to the total while the oldest month's balance is removed, so the calculation always reflects the most recent twelve (12) months of activity.

- **Cover Me Now Overdraft Privilege (Standard Overdraft Coverage)** — This feature automatically comes with your checking Account. The type of transactions covered depends on your opt-in/opt-out decision. Any Cover Me Now Overdraft Privilege amount is deducted from your next deposit of good funds. If your Account does not maintain a positive balance at least once every fifteen (15) calendar days and you do not make regular deposits, your Cover Me Now Overdraft Privilege may be suspended.
- **Cover Me Now Transfer Privilege** — This feature allows you to protect yourself against account shortfalls by setting up an automatic transfer of funds from another Grand.bank® Account, such as your Emergency Fund Savings. Provided you have sufficient funds, this option will pay your transactions if you do not have enough money in your checking Account by automatically transferring funds from your linked Account to cover your transaction.
- **Debit and Credit Card Cash Advance** — Using your Debit or Credit Card to access existing deposit funds or credit funds from a Cash Advance Machine.
- **Deposited Items Return Fee** — Occurs when you cash or deposit a check drawn on another account and it is returned against your Account.
- **Expedited Transfer Fee** — Fee charged to expedite an external transfer to another bank. Typically, an expedited transfer occurs two (2) business days faster than a regular transfer.
- **Ledger Balance** — Derived after all transactions have been posted to your Account, regardless of whether the funds have been collected or paid by us.
- **Non-Bank-Owned ATMs** — Includes fees for withdrawals, transfers, and balance inquiries when using another bank's ATM. The owner of that ATM may charge you additional fees. A fee can be avoided by using one of approximately 40,000 MoneyPass® ATMs across the country.
- **Overdraft Fee** — A fee charged when we pay any item — whether checks or any type of electronic debit — you authorize in an amount greater than your Account balance.
- **Returned Item Fee** — A fee charged for processing any items — whether checks or any type of electronic debit — you authorize that are for more than your Account balance, when those items are returned unpaid.
- **Statements** — Your Account statements are available to you in online and mobile banking (once you enroll after opening your Account). If you fail to enroll in online and mobile banking, you will receive a monthly statement via U.S. postal mail, and a monthly statement fee of \$2.00 will be assessed to the applicable Account. Enrolling in online and mobile banking waives the \$2.00 paper statement fee and stops the physical mailing of a monthly statement.
- **Transactions** — Transactions that are successfully completed and posted to your Account without being declined, reversed, returned, or canceled. Only successful transactions count toward meeting Account requirements, earning Account benefits, or avoiding applicable fees, unless otherwise stated.
- **Transfer Credits** — Transfers from one deposit Account to another made at our 204 Westover Drive Branch, an ATM, or through online and mobile banking.
- **Year-to-Date Collected Balance** — The actual balance that has been collected in your Account over the number of days the Account has been open in the current year. "Collected" refers to funds for items that have cleared and officially posted to your Account.

Fees and terms are subject to change. You will receive advance notice of any changes as required by applicable law. For questions, contact us at 204 Westover Drive Branch or visit us at grand.bank.

FACTS	WHAT DOES GRAND BANK FOR SAVINGS, FSB DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances, transaction history, and payment history ■ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Grand Bank for Savings, FSB chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information	Does Grand Bank for Savings, FSB 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> ■ Call: (833) 887-2265 <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions	Call: (833) 887-2265 or go to https://www.grand.bank	

Who we are?

Who is providing this notice?

Grand Bank for Savings, FSB

What we do?

How does Grand Bank for Savings, FSB 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.

Also, we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.

How does Grand Bank for Savings, FSB collect my personal information?

We collect your personal information, for example, when you

- Open an account or make a wire, electronic, or other funds transfer
- Apply for a loan/financing or use account funds for transactions
- Make account deposits or withdrawals

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 non-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. Chosen limits apply to all holders of the account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies:

Grand Servicing Corporation; TransTitle Properties, Inc.; GBS Financial, Inc.; and Continental Finance Company, LLC

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include customer/financial service agencies/vendors, credit reporting agencies, and third-party collectors.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include financial services and payment processing companies.*

Other important information

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

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

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

For Vermont Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

For Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Grand Bank for Savings, 120 Mayfair Rd, Hattiesburg, MS 39402-1463 or calling us at (833) 887- 2265. In addition to our contact information, we are required by Nevada law to provide you with the following information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; BCPINFO@ag.state.nv.us.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.

ARBITRATION PROVISION

PLEASE READ CAREFULLY: This Arbitration Provision (the "Provision") requires you and us to resolve Claims (defined below) through binding arbitration (except for Claims brought by either of us in small claims court on an individual basis) and waives any right to a jury trial or to participate in a class action or other consolidated proceeding. If you would like to opt-out of this Arbitration Provision, you may do so by following the instructions in subpart (p) below.

CUSTOMERS COVERED BY THE MILITARY LENDING ACT. Notwithstanding any other provision of this Provision, if you are a "covered borrower" under the Military Lending Act, as defined at 32 CFR § 232.3(g), the Arbitration Provision does not apply to you.

RESIDENTIAL MORTGAGE LOANS AND OTHER PROHIBITED MATTERS. Notwithstanding any other provision of this Provision, this Provision does not apply to (i) any Claim arising out of a consumer credit transaction secured by a dwelling, including any home equity line of credit secured by your principal dwelling, as set forth in 12 C.F.R. § 1026.36(h); or (ii) any Claim to the extent that pre-dispute arbitration is prohibited by applicable federal or state law.

DEFINITIONS. For purposes of this Provision, the following capitalized terms have the meanings set forth below:

"Account" means any deposit account (including any checking, savings, money market, or certificate of deposit account), any loan, any line of credit, any debit card, ATM card, access device, online banking service, mobile banking service, or any other product or service that you have or have had with us. For the avoidance of doubt, "Account" does not include a credit card account governed by a separate Cardholder Agreement containing its own arbitration provision.

"Agreement" or "Account Agreement" means the contract or other written agreement between you and us governing the Account, regardless of how titled, including any deposit account agreement, certificate of deposit agreement, loan agreement, promissory note, line of credit agreement, terms and conditions, and any addenda, amendments, schedules, or disclosures incorporated therein or accompanying the same. For the avoidance of doubt, a Cardholder Agreement governing a credit card account and containing its own arbitration provision shall control with respect to disputes relating to that credit card account and any addenda, rewards terms, credit protection terms, or other terms made part of, or expressly referencing, such Cardholder Agreement.

"Effective Date" means the date your Agreement first takes effect, which is: for a deposit Account, the date the Account is opened; for a loan, the date of disbursement; for a line of credit, the date the line is established; and for any other product or service, the date the product or service first becomes effective.

"Monthly Billing or Account Statement" means any periodic statement we provide to you in connection with the Account, however titled, including any billing statement, account statement, or periodic disclosure.

This Provision is effective upon the occurrence of the Effective Date. Under this Provision, you and we agree that any claim, controversy, or dispute, whether existing or arising hereafter, that arises out of or in any way relates to the Agreement, your Account, or this Provision (the "Claim(s)") shall be resolved exclusively by binding bilateral arbitration in accordance with the terms herein. Without limiting the generality of the foregoing, the term Claims also means any Claims arising out of or relating to conduct leading to or occurring during the application process, the decision to grant or deny you credit, a loan, a deposit account, debit card, access device, or other product or service covered by this Provision, credit reporting or the use of credit reports, any deposit account, electronic funds transfer, debit card transaction, overdraft or non-sufficient funds service, ACH or wire transfer, or online or mobile banking service, claims arising from data collection, data breaches, privacy rights including alleged violation of wiretapping statutes, the E-Sign Act, the Telephone Consumer Protection Act, website use, content, or tracking, and, generally, the marketing, advertising, or application process for or relating to your application for credit or the provision of the disclosures contained herein or therein.

a) This Provision is contained in a contract evidencing interstate commerce and is governed by the Federal Arbitration Act (“FAA”), 9 U.S.C. Sections 1-16.

b) Before starting an arbitration, the party electing to commence a proceeding must give the other party written notice of the Claim. The notice must include: (1) the name, telephone number, mailing address, and email address of the party seeking arbitration; (2) reasonable detail of the Claim, including supporting facts; (3) the remedy sought and a good-faith calculation of the amount in controversy, expressed in United States Dollars; and (4) the original signature of the party making a Claim. You must send the notice in writing and by certified mail return receipt requested to Grand Bank for Savings, FSB, Attn: Arbitration Claims, 120 Mayfair Road, Hattiesburg, MS 39402. If we intend to make a Claim, we will notify you in writing by certified mail return receipt requested at the most recent address we have for you in our files. The complaining party must give the other party a reasonable opportunity over the sixty (60) days after notice is received to resolve the Claim on an individual basis. We will toll any applicable period of limitations during the 60-day period commencing with receipt of your notice provided you engage in a good faith effort to resolve the dispute on an individual basis as contemplated by this provision during that 60-day period. If requested by the party that receives the notice, the other party must personally participate in an individualized telephone or video settlement conference (if a party is represented by counsel, counsel may also participate) to discuss the dispute. If the dispute is not resolved within sixty (60) days after receipt of the notice (which period can be extended by agreement of the parties), you or we may commence an arbitration proceeding by filing a demand for arbitration with the arbitration administrator selected by you or us consistent with the process set forth in this Provision. Compliance with and completing this informal dispute resolution process is a condition precedent to filing a demand for arbitration. If the sufficiency of a notice or compliance with this informal dispute resolution process is at issue, it shall be decided by a court at either party’s election, and any arbitration proceeding shall be stayed, and no fees shall be payable pending resolution of the issue. A court of competent jurisdiction shall have the authority to enforce this condition precedent to arbitration, which includes the power to enjoin the filing or prosecution of a demand for arbitration.

c) Upon satisfaction of the informal dispute resolution process, arbitration in accordance with this Provision shall be conducted by the American Arbitration Association (“AAA”) by a single arbitrator (the “Arbitrator”) using the applicable rules and procedures established by the AAA for expedited consumer arbitration. To the extent any of the AAA's rules and procedures contradict the express terms of the Provision, the Provision shall control, and the contradictory portions of the AAA's rules and procedures shall not apply.

d) The Arbitrator shall apply substantive law consistent with the FAA and shall honor applicable statutes of limitations and claims of privilege.

e) You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person arbitration hearing or proceeding shall be held in the same city as the U.S. District Court closest to your Monthly Billing or Account Statement address unless you and we agree otherwise.

f) The Arbitrator has no authority to conduct class, joint, private attorney general or consolidated arbitration proceedings on any Claim and may award relief only on an individual basis. If you assert a Claim against us, we can choose to arbitrate. Claims brought as part of a class action, or any other representative action can be arbitrated only on an individual basis. In arbitration, neither you nor we may pursue a Claim as part of a class action or other representative action or participate as a member of an existing or subsequently filed class action. Claims of two (2) or more persons may not be combined in the same arbitration.


g) Except as may be required by law, neither a party nor its representatives may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of all parties. No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Provision.

- h) AAA rules and procedures applicable to fees shall determine the allocation of the initial filing fees for the arbitration. This subpart (h) shall not affect attorney's fees or costs, including witness or expert witness' fees or costs. You shall be responsible for your own attorney's fees and costs.
- i) If permitted by law, the Arbitrator may award reasonable attorney's fees and costs as well as reimbursement of other expenses to the party who substantially prevails in arbitration, and/or to the extent that the Arbitrator determines a party's Claim or counterclaim was filed for purposes of harassment or is frivolous.
- j) In the event the AAA or its rules and procedures are unavailable for any reason, you or we may agree to a substitute Arbitrator, and, if you and we are unable to agree, you or we may ask a court to appoint a substitute Arbitrator to arbitrate under comparable rules and procedures. The unavailability of the AAA or its rules and procedures shall not render the Provision unenforceable.
- k) The Provision covers any Claim arising out of or in any way relating to the Provision itself. All issues of arbitrability must be arbitrated, including but not limited to whether the Provision or any of its terms is enforceable or applicable.
- l) The Provision remains in full force and effect unless you opt out of the Provision in accordance with subpart (p) or you and we otherwise agree in writing to set the Provision aside. The Provision survives, for example but without limitation, the cancellation or termination of the Agreement or your Account, the satisfaction of any obligations under the Agreement or your Account, the transfer, sale, or assignment of the Agreement or your Account or any rights under either, and the bankruptcy of any party.
- m) Each of the following persons or entities is an intended beneficiary of the Provision and may enforce the Provision in full with respect to any claims between such persons or entities on the one hand and you on the other hand that arise out of or in any way relate to the Agreement or the Provision: Grand Bank for Savings, FSB, as owner of the Account, and any of its or our past, present, and future employees, agents, principals, representatives, directors, officers, shareholders, governors, managers, members, parent companies, subsidiaries, affiliated entities, partners, licensees, attorneys, predecessors, successors, joint venturers, contractors, assigns, designees, servicers, and "service providers" (defined as any third party providing us or any of the foregoing entities or persons any goods or services that arise out of or in any way relate to the Agreement or the Provision).
- n) The Provision may be enforced by or against any person or entity purporting to bring Claims on your behalf, including but not limited to any agent, representative, guardian, or trustee. The Provision may also be enforced by or against any person or entity who acquires any right or interest that, but for the transfer of the right or interest, would have belonged to us or an intended beneficiary of the Provision. You and we shall retain the right to bring in the small claims court for the county of your residence any Claims that are within the small claims court's jurisdiction. In the event of the foregoing, and pursuant to the applicable AAA Rules, you or we may instruct the Arbitrator to close the arbitration proceedings for the Claim to proceed in the small claims court for the county of your residence. Any appeal or other review of a small claims court judgment or order shall be undertaken exclusively by arbitration in accordance with the Provision.
- o) If any part of the Provision is found unenforceable, subject to any rights to judicial and/or appellate review the offending part shall be severed and the balance of the Provision shall remain in effect and shall be construed in light of the express intent of you and us to resolve all Claims on a bilateral basis in binding arbitration, except that: (1) if all or any portion of subpart (f) is declared invalid in a proceeding between you and us, without in any way impairing the right to appeal such decision, this entire Provision (other than this sentence) shall be null and void in such proceeding; and (2) if a Claim is brought seeking public injunctive relief and a court determines that the restrictions in subpart (f) or elsewhere in this Provision prohibiting the Arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such Claim (and that determination becomes final after all appeals have been exhausted), the Claim for public injunctive relief will be determined in court and any individual Claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the Claim for public injunctive relief until the arbitration award pertaining to individual relief has been

entered in court. **In the event that any Claim is permitted to proceed in court as a result of the application of sub-part (1) of this sub-paragraph or otherwise, it will be heard by a judge sitting without a jury on an individual, not class action basis, unless this jury trial and/or class action waiver is prohibited by law. If you were a California Resident upon the Effective Date or are a California resident, and in the event that any Claim is permitted to proceed in court as a result of the application of sub-part (1) of this sub-paragraph (o) or otherwise, then you agree that the Claim shall be determined by general reference pursuant to Section 638(a) of the California Code of Civil Procedure.**

p) **Right to Opt Out:** You may opt out of this Provision by sending written notice to us of your decision to opt out. Notice must be sent via mail to: Grand Bank for Savings, FSB, Attn: Arbitration Opt Out, 120 Mayfair Road, Hattiesburg, MS 39402. The notice must be postmarked no later than 30 days after the Effective Date of your Agreement. An opt out notice sent to any other address will not be accepted or enforceable. Your opt out notice must not be sent with any other correspondence. Your opt out notice must state that you reject the arbitration Provision and include your name, address, Account number and personal signature. No one else may sign the opt out notice on your behalf. Your opt out notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Your decision to opt out will not affect our decision to continue to extend credit to you under the Agreement. If your opt out notice complies with these requirements, this Provision will not apply to you.

q) In consideration of the opt out right described immediately above in this subpart (p), and our mutual promise to arbitrate Claims pursuant to the terms of this Provision, you agree that we may change or amend any term of this Provision by providing at least 45 days advance written notice to you in the same manner that we deliver to you your Monthly Billing or Account Statements. During that 45-day period, you may reject any change or amendment to this Provision by following the opt out procedure set out in subpart (p) and, in addition, identifying specifically in your written notice the change or amendment that you are rejecting. If you timely exercise the right to reject a change or amendment to this Provision, the specifically identified change or amendment will not apply in any arbitration between you and us. However, all of the other terms of this Provision will continue to apply, and you will be bound to arbitrate any Claim with us the same as if the rejected change or amendment had never been proposed or made to the Provision. If you or we commence arbitration within the 45-day notice period, the terms of the Provision in effect prior to the notice will apply to the proceedings.

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