

General Changes in Account Terms

Applicable to Consumer and Business Accounts, including Not-For-Profit Entities

Elimination of Non-Sufficient Funds Fees (NSFs): Refer to our “Changes in Fees” section on page 7 in “A Guide to Important Banking Changes” (which was mailed to all customers), for important details regarding the elimination of NSFs.

Elimination of Point-of-Sale (POS) Purchase Fees: Effective August 8, 2022, for all accounts, the Bank will no longer assess a \$2.00 POS transaction fee when you use your Apple Bank ATM or Visa® Debit Card to make a PIN-based transaction to purchase goods and services at merchant locations. As per your specific account disclosure, the \$2.00 fee for ATM transactions performed at non-Apple Bank ATMs remains in effect.

CD early withdrawal penalties will be reduced and calculated as follows:

- Accounts with terms of less than 1 year will lose **\$25** plus 1% of the amount withdrawn.
- Accounts with terms of 1 year or more will lose **\$25** plus 3% of the amount withdrawn.

Statement Frequency: All checking, NOW Checking, savings and money market accounts will now receive monthly statements, with or without account activity.

Elimination of interest payments by bank check: Monthly/quarterly interest payments via bank check are no longer available. Beginning with interest posting on August 5, 2022, interest will remain in your account unless you instruct us otherwise. Contact us if you prefer to transfer the interest to another one of your Apple Bank accounts, or visit your local branch to withdraw your interest at any time. This change is applicable to all deposit accounts, including IRAs, CDs and Landlord/Tenant Lease Security accounts.

Order in which transactions are processed and posted to your account: *The order in which transactions are processed and posted to your account may affect the number of items that overdraw your account or that are returned unpaid, as well as any fees you may incur in the event there is not enough money in your account to pay all of the items that are received for payment. You can avoid overdraft fees by ensuring that your account always contains sufficient available funds to cover all of your transactions when presented for payment.*

Apple Bank posts transactions in the following order:

- Deposits and withdrawals made or received and processed at an Apple Bank branch or office (e.g., a bank-by-mail deposit) are posted immediately at the time the transaction is conducted.
- All other deposits, such as electronic funds credits (direct deposits), are posted to your account first before any debits, with the exception of interest payments, which are credited to your account after all transactions for the day have been posted.
- Withdrawals/Debits to your account not made at an Apple Bank branch or office are grouped and posted to your account in the following order, based upon the time each was received:
 1. Wire transfer transactions;
 2. ATM and Visa Debit Card transactions (signature and PIN-based);
 3. Online Banking (internal and external transfers) and VRU (telephone) transactions;
 4. ACH/EFT (electronic funds transfer-initiated withdrawals), including online banking bill payments; and
 5. Checks you have written to others being presented for payment.

NOTE: Transactions that are not processed at an Apple Bank branch or office will be displayed as a “pending” transaction until nightly posting. This will not affect your ability to access the funds being presented as credits (for check deposits, the funds availability schedule applies). Additionally, you may conduct transactions up to the amount of the available balance in your account. As an example, if you received a direct deposit of \$500, you can access those funds throughout the day, even though the deposit will be displayed as a “pending” transaction until nightly processing. Holds placed on your account for pending Visa Debit Card transactions (both PIN and signature based), such as a store purchase, hotel or rental car deposit, reduce your available balance and may cause subsequent transactions to be rejected or returned for insufficient funds.

Seasonal address changes: Following the system upgrade, seasonal address change requests will not automatically renew in subsequent years. You must update your seasonal address change request annually.

Overdraft lines of credit will receive separate statements from the corresponding deposit accounts, but your account number(s) will remain the same.

- For your convenience, overdraft lines of credit and SureLines® will produce month-end statements with a coupon attached for use when making your monthly payment.
- SureLoans® will receive a monthly statement 15 days in advance of the payment due date as established by your loan documents.
- As a reminder, dishonored or returned checks for SureCredit® loan/line and overdraft lines of credit payments are subject to a \$10.00 returned check payment charge.

General Changes in Account Terms

Additional Changes Applicable to Consumer Accounts Only

Inherited IRA Plan Trustee Maintenance Charge:

The annual trustee maintenance charge for an inherited IRA will be \$30.00 per plan.

Fee Waiver for Direct Deposit: Currently, the monthly maintenance fee is waived for select consumer checking, NOW Checking and savings accounts that receive a recurring federal direct deposit (e.g., Social Security). After the system upgrade, this monthly maintenance fee will be waived with any direct deposit (e.g., payroll or otherwise), in any amount, for each month such a deposit is credited to your account.

Privacy Preferences: You recently received a letter from Apple Bank regarding the need to re-select your privacy preferences. To ensure we have your most up-to-date privacy preferences after the system upgrade, remember to update your marketing preferences to indicate with whom we can share your information. You can also update your choice to be contacted via mail, email or telephone with respect to promotional information. To make these updates, visit applebank.com/Privacy or call 800-742-9879.

Additional Changes Applicable to Business Accounts Only

Changes to Interest on Lawyer Account Fund (IOLA) Accounts

Effective August 8, 2022, simple interest will be paid on all IOLA accounts calculated on the average monthly collected balance in the account. Interest earned will continue to be used to offset the monthly maintenance fee and/or paid to the IOLA fund in accordance with your current account disclosure.

Discontinued Products and Product Name Changes

Unless otherwise noted below, terms and conditions for Business accounts, including interest plans, will NOT be changing. However, existing account product names will be changed as follows:

- Business accounts currently in any consumer type checking account (such as ExtraValue Checking) will be transferred to the Apple Bank SimpleValue® Business Checking account.
- Business accounts currently in any consumer type NOW Checking account (such as GoldValue NOW Checking) will be transferred to the new Apple Bank Business Interest Checking account.
- Business accounts currently in any consumer type Money Market account will be transferred to the Apple Bank Business Money Market account.
- Business accounts currently in the Apple Bonus Savings account will be transferred to the new Apple Bank Business Savings account.

Note: No additional fees will apply. These accounts will not be subject to any of the business charges applicable to Business Checking, Business Interest Checking, Business Savings and Business Money Market accounts.

Additional Changes Applicable to Not-for-Profit Accounts Only

Discontinued Products and Product Name Changes

Unless otherwise noted below, terms and conditions for Not-For-Profit accounts, including interest plans, will NOT be changing. However, the existing account product names will be changed as follows:

- Not-For-Profit accounts currently in any consumer type checking account (such as ExtraValue Checking) will be transferred to the Apple Bank SimpleValue® Business Checking account.
- Not-For-Profit accounts currently in any consumer type NOW Checking account (such as GoldValue NOW Checking) will be transferred to the new Apple Bank Business Interest Checking account.
- Not-For-Profit accounts currently in any consumer type Money Market account will be transferred to the Apple Bank Business Money Market account.
- Not-For-Profit accounts currently in the Apple Bonus Savings account will be transferred to the new Apple Bank Business Savings account.

Note: No additional fees will apply. These accounts will not be subject to any of the business charges applicable to Business Checking, Business Interest Checking, Business Savings and Business Money Market accounts.

General Changes in Account Terms

Changes to SupremeValue® Business Checking

Effective August 8, 2022, the SupremeValue Business Checking account will no longer be offered. Business customers in this product type will be converted automatically to the Bank's SimpleValue® Business Checking account. The chart below indicates the monthly maintenance and activity charges applicable to the SimpleValue Business Checking account.

Monthly Maintenance – Average Monthly Balance - \$5,000.00 or more	No Charge
Monthly Maintenance – Average Monthly Balance – less than \$5,000.00	\$15.00
Up to 200 Combined Monthly Transactions	No Charge
Each Check Paid*	\$0.15
Each Deposit*	\$0.15

*The per transaction charge is applied only to the combined monthly transaction volume greater than 200. Combined transaction volume includes each check paid and each deposit processed.

Note: The Bank will waive all monthly maintenance and activity charges on converted SupremeValue Business Checking accounts until the January 2023 statement cycle.

Changes to Treasury Bill Indexed Money Market Account for Business & Not-for-Profit Customers

Effective August 8, 2022, the Treasury Bill Indexed Money Market account will no longer be available for Business and Not-For-Profit customers. Customers currently in this product type will be converted automatically to the Bank's Business Money Market account. The rate(s) for the Business Money Market account is determined by the Bank at its discretion, and may change at any time. The chart below indicates the minimum balance requirements and monthly maintenance fees applicable to the Business Money Market account.

Monthly Maintenance – Daily Monthly Balance – \$5,000.00 or more	No Charge
Monthly Maintenance – Daily Monthly Balance – less than \$5,000.00	\$10.00
Minimum daily balance to earn interest	\$5,000.00
Balance tiers to earn interest (For current rates, visit your local branch or applebank.com/Rates)	\$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 or more

Business and Not-for-Profit Customers with any Savings Account, excluding the Apple Bonus Savings Account

Effective August 8, 2022, Business and Not-For-Profit customers currently in an Apple Bank Savings, Gold Savings, Grand Yield Savings®, Premium Savings and Super Savings account will be converted automatically to, and will be subject to the terms and conditions of, Apple Bank's new Business Savings account. The above-noted savings products will no longer be available to Business and Not-For-Profit entities. The chart below indicates the minimum balance requirements and monthly maintenance fees applicable to the Business Savings account.

Monthly Maintenance – Daily Monthly Balance – \$1,000.00 or more	No Charge
Monthly Maintenance – Daily Monthly Balance – less than \$1,000.00	\$8.00
Minimum daily balance to earn interest	\$1,000.00
Balance tiers to earn interest (For current rates, visit your local branch or applebank.com/Rates)	\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 or more

Business and Not-For-Profit Customers with an Apple Bonus Savings Account

Effective August 8, 2022, the terms and conditions for the existing Apple Bonus Savings account will not be changing. However, the name of the account will change to the Business Savings account.

When We Make Funds Available



The chart below indicates when Apple Bank makes funds available to you. In general, the below chart is applicable to check deposits for both consumer and business accounts unless otherwise noted. The funds availability schedule applies to all methods of deposit (e.g., business remote deposit, consumer mobile remote deposit, over-the-counter deposits and ATM deposits) except where noted otherwise. Funds availability may also be affected by the business day the item was deposited, how it was deposited, the type of account into which the item was deposited and the amount of deposit. **Changes to the Bank's current funds availability schedule are indicated in the "Notice of Changes" section on page 3 and highlighted in bold.**

New Customer Accounts - During the First 30 Calendar Days

WHEN THE DEPOSITED ITEM IS:	AND THE DEPOSIT IS:	AVAILABILITY IS AS FOLLOWS:
<ul style="list-style-type: none">• Cash• Checks drawn on Apple Bank• Electronic Payments• Wire Transfers	<ul style="list-style-type: none">• Made in person	Same business day
<ul style="list-style-type: none">• The first \$5,525.00 from deposits of checks that are entitled to same-day availability as indicated on page 2	<ul style="list-style-type: none">• Made in person and payable to you	Same business day
<ul style="list-style-type: none">• All other checks and the excess of check deposits entitled to same-business-day availability above \$5,525.00	<ul style="list-style-type: none">• Made in person	Nine (9) business days after the business day of deposit
<ul style="list-style-type: none">• Funding a new account opened online	<ul style="list-style-type: none">• Made by an electronic deposit (ACH)	Five (5) business days after the business day of deposit

When We Make Funds Available

Consumer and Business Accounts

WHEN THE DEPOSITED ITEM IS:	AND THE DEPOSIT IS:	AVAILABILITY IS AS FOLLOWS:
<ul style="list-style-type: none"> • Cash • Checks drawn on Apple Bank • Electronic Payments • Wire Transfers 	<ul style="list-style-type: none"> • Made in person 	Same business day
<ul style="list-style-type: none"> • U.S. Treasury Checks • U.S. Postal Money Orders • Federal Reserve Bank Checks • Federal Home Loan Bank Checks • State or Local Government Checks • Traveler's Checks 	<ul style="list-style-type: none"> • Made in person and payable to you 	Same business day up to \$5,525.00. Excess available on the fifth (5th) business day after the day of deposit.
<ul style="list-style-type: none"> • Cashier's Checks • Official Checks • Teller's Checks 	<ul style="list-style-type: none"> • Made in person and payable to you 	Same business day up to \$5,525.00, only if a notation is made on the deposit ticket, otherwise see Local Checks availability schedule.
<ul style="list-style-type: none"> • Local Checks 	<ul style="list-style-type: none"> • Made in person 	<ul style="list-style-type: none"> • \$225.00 available the next business day. • An additional \$450.00 is available for cash or similar means withdrawal on the second (2nd) business day. • Remainder up to a maximum of \$5,525.00 becomes available on the second (2nd) business day, only for payment of checks you have written to others. • Any additional funds up to a maximum of \$5,525.00 become available for cash or similar means withdrawal on the third (3rd) business day. • Deposited amounts in excess of \$5,525.00 are available for any purpose on the fifth (5th) business day after the business day of the deposit.
<ul style="list-style-type: none"> • ATM Deposits 	<ul style="list-style-type: none"> • Made at Bank-owned ATMs prior to 10 a.m. on any business day 	<p>Next day for cash, checks drawn on Apple Bank, and Electronic Payments. For checks, the availability schedule starts the next business day and follows the Local Checks availability noted above. See the "Definitions" section on page 3 for the business day related to ATM deposits.</p> <p>NOTE: For all deposits in excess of \$5,525.00 made at Bank-owned ATMs on any given business day, the funds over that amount will be made available on the fifth (5th) business day after the business day of deposit.</p>
<ul style="list-style-type: none"> • Mobile Check Deposit (mRDC) and Remote Deposit for Business (RDC) 	<ul style="list-style-type: none"> • Received by 3:00 p.m. 	The check availability schedules noted above apply.
<ul style="list-style-type: none"> • Redeposited Checks – Returned once before • Accounts with repeated overdrafts – 6 overdrafts within the past 6 months • Reasonable cause to doubt collectability • Emergency conditions (computer failure, severe weather, etc.) 	<ul style="list-style-type: none"> • Any Check Deposits 	The full amount of the item(s) will be held and will be available on the fifth (5th) business day after the business day of deposit.

When We Make Funds Available

Business Checking and Business Interest Checking Accounts

Business Checking and Business Interest Checking Accounts

The large dollar extended hold for check deposits in excess of \$5,525.00 does NOT apply to deposits made to Business Checking and Business Interest Checking accounts. All other funds availability provisions and schedules previously noted are applicable.

Definitions

Business Day	Monday through Friday excluding federal holidays
Cut-Off Hours	4:00 p.m. on any business day for deposits made in person, otherwise deposits are considered as having been received the next business day. 10:00 a.m. on any business day for deposits made at Bank-owned ATMs, otherwise deposits are considered as having been received the next business day. 3:00 p.m. on any business day for Mobile and Business Remote Deposit Capture deposits, otherwise deposits are considered as having been received the next business day.
Large Dollar Deposits Extended Hold	Aggregate check deposits in excess of \$5,525.00 made on the same business day
New Customer	A customer relationship is considered to be new during the first 30 calendar days after the account is established. An account is not considered a new account if each customer on the account has had, within 30 calendar days before the account was established, another account with Apple Bank for at least 30 calendar days prior to the additional account being established.

Notice of Funds Availability Changes

The items below are the changes to the Bank's Funds Availability Schedule, which are effective August 8, 2022:

1. **ATM Deposits:** Receipts for deposits in excess of \$5,525.00 made at Bank-owned ATMs on any given business day will not display the date excess funds become available. They will be available on the fifth (5th) business day after the date of deposit. No further extended hold notice will be provided.
2. The additional \$450.00 cash or similar means of withdrawal (EFT/POS transactions) will now be available on the morning of the second (2nd) business day.
3. New customers opening business or consumer accounts are subject to extended holds for check deposits, as stated above, for the first 30 calendar days from account opening, including check deposits to any additional accounts opened within 30 days of the first account opening. Checks deposited not meeting conditions for same-day or next-day availability, and check deposits aggregating in excess of \$5,525.00 on any given day as previously indicated will be held for nine (9) business days from the date of deposit during the first 30 calendar days from the date that the first new account relationship was established.