

# ACCOUNT AGREEMENTS AND DISCLOSURES



IMPORTANT ACCOUNT INFORMATION INSIDE

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# Account Reference Guide

Effective April 11, 2026, the Account Agreements, Disclosures and Common Features (as applicable to your account as set forth below) contained in the following pages will replace your existing First Interstate Bank account agreement terms and conditions and applicable disclosures and fee schedules in their entirety. Additional account documentation such as your signature card(s) will carry over to your account(s) following closing. Your existing account designation – personal or business – is not changing.

## Business Accounts

Your account is a Business Account if it is owned or held by a non-natural person, including but not limited to, legal entities such as a limited liability company, corporation, partnership, limited partnership, general partnership, limited liability partnership, sole proprietorship, nonprofit, not-for-profit, association and municipality, and is otherwise used primarily for holding and/or managing business finances. There are other business purpose accounts often held for the benefit of others that are also considered business accounts. They include, without limitation, the following account types: land trust, IOLTA, property management, homeowners' association and third-party escrow.

Your new Security First Bank Business Account is governed by the Business Account Agreement, Business Accounts Features and Benefits, Common Features: Limits and Fees, and Funds Availability Policy Disclosure which can be found by referencing the Applicable Account Documents Table on page 4.

Your First Interstate Bank account type has changed to the following Security First Bank account type:

First Interstate Bank Account Type	Security First Bank Account Type
Classic Business Checking	First Business Checking
Enhanced Business Checking	First Business Checking + Interest
Analyzed Business Checking	First Business Checking
Community Checking	Non-profit Checking
IOLTA Enhanced Business	First Business Checking + Interest
State County Municipality Interest	Public Funds Checking + Interest
State County Municipality Checking	Public Funds Checking
State County Municipality Classic Checking	Public Funds Checking
REPO Investment	First Business Checking + Interest
Business Savings	First Priority Savings
Business Money Market	Business Money Market
Bus Indexed MMA	Business Money Market
State County Municipality Regular Savings	First Priority Savings
State County Municipality Money Market	Business Money Market
State County Municipality Index Money Market	Business Money Market

# Personal Accounts

Your account is a Personal Account if it is owned or held by a natural person, a consumer, or is owned or held by a trust, and is otherwise used primarily for personal, family and household purposes.

Your new Security First Bank Personal Account is governed by the Consumer Account Agreement, the applicable Truth In Savings (TISA), Common Features: Limits and Fees, Substitute Check Policy, Electronic Fund Transfer Disclosure, Privacy Policy and Funds Availability Policy Disclosure which can be found by referencing the Applicable Account Documents Table below.

Your First Interstate Bank account type has changed to the following Security First Bank account type:

First Interstate Bank Account Type	Security First Bank Account Type
Basic Checking	First Free Checking
Simple Banking	First Free Checking
Select Checking	Green Checking
Premier Checking	Green Checking
Regular Savings	First Priority Savings
Money Market	Traditional Money Market
Indexed Money Market	High Yield Money Market

## Applicable Account Documents Table

Document	Applicable Accounts
Business Account Agreement (DD8001)	All Business Accounts
Business Accounts Features and Benefits	All Business Accounts
Consumer Account Agreement (DD8001)	All Personal Accounts
TISA First Free Checking (DD8106)	All First Free Checking Accounts
TISA Green Checking (DD8106)	All Green Checking Accounts
TISA First Priority Savings (DD8106)	All First Priority Savings Accounts
TISA Traditional Money Market (DD8106)	All Traditional Money Market Accounts
TISA High Yield Money Market (DD8106)	All High Yield Money Market Accounts
Common Features: Limits and Fees	All Business and Personal Accounts
Substitute Check Policy (DD8027)	All Personal Accounts
Electronic Fund Transfer Disclosure (DD8108)	All Personal Accounts
Privacy Policy	All Personal Accounts
Funds Availability Policy Disclosure (DD8107)	All Business and Personal Accounts

# Business Account Agreement

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**DEFINITIONS:** Throughout this Agreement, these terms have the following meaning:

- You, “your,” and “account owner” refer to the Customer named on the account.
- “We,” “our,” and “us” refer to the Bank, Security First Bank.
- “Item” or “items,” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit,” or “debits” refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit,” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

**GENERAL AGREEMENT:** You understand that the following Account Agreement (“Agreement”) governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

**YOUR CHOICE OF ACCOUNT:** You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

**BUSINESS ACCOUNTS:** Business accounts are those established by any partnership, corporation, association or other entity operated on a for-profit basis; all corporations and associations operated on a not-for-profit-basis; and any individual who intends to use the account for carrying on a trade or business. We reserve the right to require separate written authorization, in a form acceptable to us, telling us who is authorized to act on your behalf. We are authorized to follow the directions of a person designated as having authority to act on the entity’s behalf until we receive written notice that the authority has been terminated and have had a reasonable time to act upon that notice.

**ADDITIONAL DOCUMENTS TO OPEN ACCOUNT:** You agree to supply us with a copy of any chartering document, Operating Agreement, or related documents requested by us.

**ESCROW, TRUST, FIDUCIARY AND CUSTODIAL ACCOUNTS:** When your account is set up as an escrow account, trust account, fiduciary account or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

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

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

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

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

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

**CHECK SAFEKEEPING:** If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Common Features Limits and Fees 08-2025 or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

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

**ELECTRONIC CHECKS AND ELECTRONICALLY CREATED ITEMS:** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically created items (“ECI”) are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

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

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

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

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

**DEPOSITS:** Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item and adjust any interest earned. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

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

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

**UNLAWFUL INTERNET GAMBLING:** Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling. You will notify us if your business practices regarding Internet gambling change in the future.

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

**ELECTRONIC STATEMENTS AND NOTICES:** You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your account opening documents.

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

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

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

**INTERNATIONAL ACH TRANSACTIONS:** If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office

of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

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

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

**DIRECT DEPOSITS:** We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. If your account is overdrawn, you authorize us to deduct the amount of the overdraft from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

**REAL-TIME PAYMENTS:** You may send and receive certain payments or payment-related messages through a real-time payments system, such as The Clearing House's Real-Time Payment (RTP®) network or the Federal Reserve's FedNow® Service. Real-time payments, or instant payments, allow you to have immediate availability of these funds twenty-four (24) hours a day, seven (7) days a week, and fifty-two (52) weeks a year. These payments may be subject to transaction limits (e.g., \$500,000) and settlement is final and irrevocable. Real-time payments are intended for domestic payments only. Payments sent or received by a person outside of the United States are prohibited. Transfers using a real-time payments system are subject to the applicable operating or governing rules of the real-time payments system used, as well as the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), and the rules of OFAC.

#### **STOP PAYMENTS:**

**STOP PAYMENT ON CHECKS:** You may stop payment on a check drawn against your account by a record or written order, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. We reserve the right to confirm your request in writing. A Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

**STOP PAYMENT ON EFT DEBITS:** A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. A Stop Payment Order on an EFT debit remains in effect until the earlier of 1) your withdrawal of the Stop Payment Order, 2) the return of the debit entry, or 3) six months from the date of the Stop Payment Order, unless you renew the Stop Payment Order. You may renew the Stop Payment Order for an additional six months to prevent the transfer from being paid by providing a request to us within the time period the Stop Payment Order is in effect. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provision of the Uniform Commercial Code 4A in effect in the state in which we are located, Nacha Operating Rules, and any applicable state law.

You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized

signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

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

#### **NON-SUFFICIENT FUNDS AND OVERDRAFTS - AVAILABLE BALANCE:**

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

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

**RETURN ITEM FOR NON-SUFFICIENT FUNDS:** If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fee. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time.

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

**PROCESSING ORDER:** We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

**SIGNATURES:** Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

**FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS:** You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Common Features Limits and Fees 08-2025 or Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

**SET-OFFS AND SECURITY INTEREST:** If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called “set-off”) and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

**CLAIMS:** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process (“Claim(s)”), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account as set forth in and required by such Claim(s). In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Common Features Limits and Fees 08-2025.

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

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

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

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

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

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

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

**LIABILITY:** If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution’s negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

**TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING:** You must provide a taxpayer identification number (hereinafter TIN) with your account with us. If you fail to provide your TIN within a reasonable time, we may suspend opening your account or close your account and return the balance to you, less any applicable service fees. We may withhold taxes from interest earned on your account as required by federal or state law or regulations. Your failure to furnish a correct TIN or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of interest and certain other payments.

**CERTIFIED BENEFICIAL OWNER INFORMATION:** You are responsible for notifying us of any changes to the certified beneficial ownership information of the legal entity customer that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.

**TELEPHONE AND ELECTRONIC COMMUNICATION:** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

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

**AMENDMENTS AND ALTERATIONS:** Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records.

**SEVERABILITY:** If a court for any reason holds a provision of this Agreement to be unenforceable, the rest remains fully enforceable. All headings are intended for reference only and are not to be construed as part of the Agreement.

**ENFORCEMENT:** You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

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

#### **NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES**

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

#### **NOTICE**

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

# Business Account Features and Benefits

	First Business Checking	First Business Checking + Interest	Non-Profit Checking	Non-Profit Checking + Interest	Public Funds Checking	Public Funds Checking + Interest	Business Money Market
<b>Best For</b>	Corporations, partnerships, sole proprietors	Businesses with higher balances	Non-profit organizations	Non-profits with higher balances	Governmental entities	Governmental entities with higher balances	Entities that want to earn interest with limited check writing ability
<b>Interest</b>	No	Yes (tiered)	No	Yes (tiered)	No	Yes (tiered)	Yes (tiered)
<b>Monthly Maintenance Fee</b>	\$5 if balance falls below \$1,500	\$5	\$7 if balance falls below \$500	\$8 if balance falls below \$1,500	\$7 if balance falls below \$500	\$8 if balance falls below \$1,500	\$8 if balance falls below \$2,500
<b>Free Deposits / Credits</b>	20 per month, \$0.10 each after 20	20 per month, \$0.10 each after 20	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Free Checks / Debits</b>	20 per month, \$0.15 each after 20	20 per month, \$0.15 each after 20	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Local Item Deposits (NE &amp; SD)</b>	20 free, \$0.05 each after 20	20 free, \$0.05 each after 20	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Transit Item Deposits</b>	20 free, \$0.08 each after 20	20 free, \$0.08 each after 20	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Free Debit Card</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Statements</b>	Online or Paper	Online or Paper	Online or Paper	Online or Paper	Online or Paper	Online or Paper	Online or Paper
<b>Checks</b>	Available at standard pricing	Available at standard pricing	Available at standard pricing	Available at standard pricing	Available at standard pricing	Available at standard pricing	Available at standard pricing
<b>ATM Access</b>	Free ATM use (at Security First ATMs)	Free ATM use (at Security First ATMs)	Free ATM use (at Security First ATMs)	Free ATM use (at Security First ATMs)	Free ATM use (at Security First ATMs)	Free ATM use (at Security First ATMs)	Free ATM use (at any Security First ATM)
<b>Online &amp; Mobile Banking</b>	Available	Available	Available	Available	Available	Available	Available
<b>ACH &amp; Wire Services</b>	Available	Available	Available	Available	Available	Available	Available
<b>Remote Deposit</b>	Available	Available	Available	Available	Available	Available	Available
<b>Positive Pay Services</b>	Available	Available	Available	Available	Available	Available	Available
<b>Overdraft Protection</b>	Available	Available	Available	Available	Available	Available	Available
<b>Earnings Credit</b>	Earnings credit based on prior month average 91-day T-Bill rate	-	-	-	-	-	-
<b>Transaction Limit</b>	-	-	-	-	-	-	Limit of six debit transactions per month*

\*Debit transactions are defined as transfers from money market accounts to another account or to third parties by check, preauthorized, automatic, or telephone transfer.

# Consumer Account Agreement

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**DEFINITIONS:** Throughout this Agreement, these terms have the following meaning:

- “You,” “your,” “account owner,” and “party” refer to the Customer whether or not there are one or more Customers named on the account.
- “We,” “our,” and “us” refer to the Bank, Security First Bank.
- “Item” or “items,” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit,” or “debits” refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit,” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

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

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

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

**AUTHORIZATION TO OBTAIN INFORMATION:** You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit and consumer reporting agencies, to verify your eligibility for the account, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

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

**FINANCIAL EXPLOITATION:** As permitted by law, we may act or decline to act to prevent, stop, or mitigate financial exploitation of an adult. For example, we may (1) delay, decline, or place a hold on a transaction or disbursement involving the adult; (2) approve or deny other requests or modifications to the account, such as a transfer of funds, change in ownership, or change in beneficiaries; or (3) notify a third party of the financial exploitation. We will not be liable for the actions we take on the account if we acted in good faith and exercised reasonable care. For purposes of this section, “adult” means vulnerable adult, elder adult, senior adult, eligible adult, or other person as defined by applicable law.

**POWER OF ATTORNEY:** If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

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

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

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

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

**CHECK SAFEKEEPING:** If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Common Features Limits and Fees 08-2025 or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

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

**ELECTRONIC CHECKS AND ELECTRONICALLY CREATED ITEMS:** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically created items (“ECI”) are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

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

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

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

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

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

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

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

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

**ELECTRONIC STATEMENTS AND NOTICES:** You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures.

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

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

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

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

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

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

**DIRECT DEPOSITS:** We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. If your account is overdrawn, you authorize us to deduct the amount of the overdraft from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

**REAL-TIME PAYMENTS:** You may send and receive certain payments or payment-related messages through a real-time payments system, such as The Clearing House's Real-Time Payment (RTP®) network or the Federal Reserve's FedNow® Service. Real-time payments, or instant payments, allow you to have immediate availability of these funds twenty-four (24) hours a day, seven (7) days a week, and fifty-two (52) weeks a year. These payments may be subject to transaction limits (e.g., \$500,000) and settlement is final and irrevocable. Real-time payments are intended for domestic payments only. Payments sent or received by a person outside of the United States are prohibited. Transfers using a real-time payments system are subject to the applicable operating or governing rules of the real-time payments system used, as well as the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), and the rules of OFAC.

#### **STOP PAYMENTS:**

**STOP PAYMENT ON CHECKS:** You may stop payment on a check drawn against your account by a record or written order, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. We reserve the right to confirm your request in writing. A Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

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

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

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

**NON-SUFFICIENT FUNDS AND OVERDRAFTS - AVAILABLE BALANCE:**

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

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

**RETURN ITEM FOR NON-SUFFICIENT FUNDS:** If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fee. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time.

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

**PROCESSING ORDER:** We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

**SIGNATURES:** Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

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

**SPECIAL ACCOUNT INSTRUCTIONS:** You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or provide us with other protection. We may require that account

changes requested by any account owner, such as adding or closing an account or service, be evidenced by a signed document that evidences a change to an account and accepted by us. You and any surviving owner or beneficiary agree to indemnify and hold us harmless from any claim or liability asserted against us as a result of the disposition of funds in reliance on this Agreement and any account designations of yours.

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

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

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

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

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

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

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

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

**TELEPHONE AND ELECTRONIC COMMUNICATION:** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

**ONLINE OR MOBILE SERVICES:** If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification

card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

**AMENDMENTS AND ALTERATIONS:** Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

**SEVERABILITY:** If a court for any reason holds a provision of this Agreement to be unenforceable, the rest remains fully enforceable. All headings are intended for reference only and are not to be construed as part of the Agreement.

**ENFORCEMENT:** You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

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

**ACCOUNT OWNERSHIP DESCRIPTIONS:** The following paragraphs describe some of the accounts offered to you and this Agreement applies to the account product below that you have selected.

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

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

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

**Multiple-Party Account without Right of Survivorship:** Any of the named parties may withdraw all or some of the account during the party's lifetime. Upon the death of a party, that party's ownership share in the account passes as part of the decedent party's estate. Multiple-Party with Right of Survivorship and P.O.D. (Pay on Death) Designation. A multiple-party account with right of survivorship and POD (Pay on Death) designation permits the parties to transfer the account upon the death of all parties to named beneficiaries. Upon the death of a party, ownership passes to the surviving party or parties rather than passing as part of the decedent party's estate. If two or more parties survive the decedent party, then the decedent's ownership passes to the surviving parties in equal shares. However, if two or more parties survive the decedent party and one is the spouse of the decedent, then the decedent party's ownership share passes to his or her spouse. There will continue to be a right of survivorship between the surviving parties. The parties may change the named beneficiaries at any time by written direction in a form acceptable to us. At the death of the last surviving party, ownership passes to the surviving POD beneficiaries and is not part of the last surviving party's estate. If two or more beneficiaries survive the party, then they will be entitled to equal shares of the account without a right of survivorship. If no beneficiary survives and there is only one surviving party, then the account will be treated as a single-party account and upon the death of that

party, ownership passes as part of that party's estate. If two or more parties survive all beneficiaries, then the account will be treated as a multiple-party account with right of survivorship.

**NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION  
TO CONSUMER REPORTING AGENCIES**

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

**NOTICE**

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

# Truth in Savings: First Free Checking

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**MINIMUM BALANCE REQUIREMENTS:**

You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION:**

A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

**TRANSACTION LIMITATIONS:**

No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT:**

This account receives truncated statements. Check images are not included in your statements.

**FEES AND CHARGES:**

Please refer to the separate Common Features Limits and Fees 12-2025 provided to you with this disclosure for information about fees and charges associated with this account. A Common Features Limits and Fees 12-2025 will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Electronic statement delivery is a requirement of this account. A valid email address must be maintained in order to receive your statement electronically.

A Statement Fee of \$3.00 will be imposed each month a paper statement is mailed.

# Truth in Savings: Green Checking

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**RATE INFORMATION:** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.

**Determination of Rate:** At our discretion, we may change the interest rate on your account. If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.40% with an annual percentage yield of 0.40%.

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

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

**Additional Rate Information:**

The Interest rate and APY on this account are affected by the bank's ability to deliver your statement electronically, the number of monthly point-of-sale debit card transactions occurring on the account, and the daily balance in the account.

When the bank is able to deliver your statement electronically AND you conduct 20 or more point-of-sale debit card transactions in one month, your interest rate will be 2.85% for balances up to \$50,000 and 0.40% on balances equal to or greater than \$50,000.01. Depending on the balance in your account, the APY will range from 0.40% to 2.89%.

When the bank is able to deliver your statement electronically AND you conduct 7 to 19 point-of-sale debit card transactions in one month, your interest rate will be 0.75% for balances up to \$50,000 and 0.40% on balances equal to or greater than \$50,000.01. Depending on the balance in your account, the APY will range from 0.40% to 2.89%.

When the bank is unable to deliver your statement electronically OR you conduct 6 or fewer point-of-sale debit card transactions in one month, your interest rate and APY will be 0.40%.

Point-of-sale debit card transactions may be PIN based, or signature based. All transactions must post and settle during the statement cycle to be included in the transaction count for the increased interest rate. ATM do not count as point-of-sale debit card transactions.

**COMPOUNDING AND CREDITING:** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

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

**DORMANT/INACTIVE ACCOUNT INFORMATION:** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

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

**ACCRUAL ON NON-CASH DEPOSITS:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**TRANSACTION LIMITATIONS:** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION:** The rate(s) and annual percentage yield(s) disclosed were offered within the most recent seven calendar days and were accurate as of 02/19/2026. To obtain the current rate(s) and annual percentage yield information, please call (605)718-8070.

**FEES AND CHARGES:** Please refer to the separate Common Features Limits and Fees 12-2025 provided to you with this disclosure for information about fees and charges associated with this account. A Common Features Limits and Fees 12-2025 will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Electronic statement delivery is a requirement of this account. A valid email address must be maintained in order to receive your statements electronically. A statement fee of \$10.00 will be imposed each month a paper statement is mailed.

# Truth in Savings: First Priority Savings

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

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$200.00	0.0000%	0.00%
2	Equal to or greater than \$200.00, but less than \$10,000.00	0.0500%	0.05%
3	Equal to or greater than \$10,000.00 but less than \$50,000.00	0.1500%	0.15%
4	Equal to or greater than \$50,000.00	0.2500%	0.25%

Your interest rate and annual percentage yield may change.

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

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

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

**COMPOUNDING AND CREDITING:** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS:** You must deposit \$100.00 to open this account. A Maintenance Fee of \$3.00 per month if the minimum balance in the account falls below \$200.00 any day during the month. You must maintain a minimum average daily balance of \$200.00 to obtain the disclosed annual percentage yield.

**DORMANT/INACTIVE ACCOUNT INFORMATION:** A dormant account fee of \$5.00 per month will be charged after 24 months of inactivity.

**BALANCE COMPUTATION METHOD:** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NON-CASH DEPOSITS:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**TRANSACTION LIMITATIONS:** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT:** We reserve the right to require 7 days' notice in writing before allowing any withdrawal from an interest-bearing account.

**CURRENT RATE INFORMATION:** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 02/19/2026. To obtain the current rate(s) and annual percentage yield information, please call (605)718-8070.

**FEES AND CHARGES:** Please refer to the separate Common Features Limits and Fees 12-2025 provided to you with this disclosure for information about fees and charges associated with this account. A Common Features Limits and Fees 12-2025 will be provided to you at the time you open an account, periodically when fees or charges change, and upon request. There will be a Withdrawal Fee of \$1.00 for each debit transaction in excess of two per month, excluding paperless items.

# Truth in Savings: Traditional Money Market

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.00	0.0000%	0.00%
2	Equal to or greater than \$2,500.00, but less than \$25,000.00	0.5500%	0.55%
3	Equal to or greater than \$25,000.00 but less than \$50,000.00	0.6500%	0.65%
4	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.7000%	0.70%
5	Equal to or greater than \$100,000.00	0.7500%	0.75%

Your interest rate and annual percentage yield may change.

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

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

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

**COMPOUNDING AND CREDITING:** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS:** You must deposit \$100.00 to open this account. A Maintenance Fee of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION:** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

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

**ACCRUAL ON NON-CASH DEPOSITS:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**TRANSACTION LIMITATIONS:** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT:** If your account is subject to a monthly Maintenance Fee, you may reduce it by changing the type of statement you receive. You will receive a \$3.00 SC Electronic Statement CR Offset credit per month if you choose to go paperless with an electronic statement. An Activity Fee of \$5.00 will be charged for each debit transaction in excess of six during a statement cycle.

**CURRENT RATE INFORMATION:** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 02/19/2026. To obtain the current rate(s) and annual percentage yield information, please call (605)718-8070.

**FEES AND CHARGES:** Please refer to the separate Common Features Limits and Fees 12-2025 provided to you with this disclosure for information about fees and charges associated with this account. A Common Features Limits and Fees 12-2025 will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

# Truth in Savings: High Yield Money Market

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

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$20,000.00	1.0500%	1.06%
2	Equal to or greater than \$20,000.00, but less than \$70,000.00	1.1500%	1.16%
3	Equal to or greater than \$70,000.00	1.2500%	1.26%

Your interest rate and annual percentage yield may change.

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

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

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

**COMPOUNDING AND CREDITING:** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS:** You must deposit \$100.00 to open this account. A Maintenance Fee of \$15.00 will be imposed every statement cycle if the average balance, for the statement cycle, is less than \$5,000.

**DORMANT/INACTIVE ACCOUNT INFORMATION:** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

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

**ACCRUAL ON NON-CASH DEPOSITS:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**TRANSACTION LIMITATIONS:** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT:** If your account is subject to a monthly Maintenance Fee, you may reduce it by changing the type of statement you receive. You will receive a \$3.00 SC Electronic Statement CR Offset credit per month if you choose to go paperless with an electronic statement. An Activity Fee of \$15.00 will be charged for each debit transaction in excess of six during a statement cycle.

**CURRENT RATE INFORMATION:** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 02/19/2026. To obtain the current rate(s) and annual percentage yield information, please call (605)718-8070.

**FEES AND CHARGES:** Please refer to the separate Common Features Limits and Fees 12-2025 provided to you with this disclosure for information about fees and charges associated with this account. A Common Features Limits and Fees 12-2025 will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

# Common Features: Limits and Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. Account specific fees are included on other disclosures provided at account opening and may not be repeated here.

SERVICE FEES FOR DEPOSIT ACCOUNTS	
Transfer Convenience Fee Applies to external transfers done online	\$2
Returned Deposited Item Fee Fee assessed when a deposited item is returned and resubmitted for payment	\$3
Chargeback Item Fee Fee assessed when a deposited item is returned and charged back to the account	\$3
Stop Item Charge Per item fee applies to stop payments and stops on post-dated items	\$32
Account Closing Within 90 Days	\$10
Service Fee Applies to registered Money Service Business customers	\$400/month
Dormant Account Fee <sup>1,2</sup>	\$5/month
<sup>1</sup> Checking accounts are considered dormant when there has been no activity for 12 consecutive months, AND the account balance is less than \$500. You may avoid this fee by completing at least one transaction. <sup>2</sup> Savings accounts are considered dormant when there has been no activity for 24 consecutive months, AND the account balance is less than \$100. You may avoid this fee by completing at least one transaction.	
OVERDRAFT FEES	
Continuous Overdraft Fee assessed every 30 calendar days that an account is continuously overdrawn	\$35
NSF Item Paid – Each <sup>1,2</sup> Maximum of three fees per day	\$30
NSF Item Returned – Each <sup>1,3</sup> Maximum of three fees per day	\$30
<sup>1</sup> NSF Items are items causing an account to be overdrawn and may be created by check, in-person withdrawal, ATM withdrawal or other electronic means on Checking or Savings accounts. <sup>2</sup> If we pay the debit transaction or item on your behalf, we may charge you NSF Item Paid fee. The NSF Item Paid fee will not apply to an item that overdraws the account by \$25 or less. <sup>3</sup> If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fee.	
ATM/DEBIT CARDS	
ATM/Debit Card Replacement Fee	\$5
PIN Replacement	\$5
ATM Withdrawal Fee Applies to cash withdrawals at ATMs not owned by SFB.	\$2
ATM Inquiry Fee Applies to inquiries at ATMs not owned by SFB.	\$2
ATM Transfer Fee Applies to transfers at ATMs not owned by SFB.	\$2
International Service Assessment Fee (ISA Fee) Applies to card transactions originated outside of the United States. The actual ISA Fee will be passed through.	

FOREIGN ITEMS	
Foreign Currency Exchange	\$25
Foreign Check Exchange	\$25

MISCELLANEOUS ITEMS	
Counter Checks	\$2/check
Official Check	\$7
Money Order	\$4
Gift Card	\$4
Fax Use – First three pages	\$5
Fax Use – Each additional page after three	\$1
Duplicate Imaged Statement	\$5
Photocopies	25¢/page
Coin Rolls	10¢/roll
Currency Straps	30¢/strap
Photocopies	25¢/image
Transcript Fee	\$5/statement
Account Research	\$25 hourly/\$10 minimum

GARNISHMENT/COLLECTION FEES	
Garnishments, Executions or Levies	\$35
Collection Items	\$15

WIRE TRANSFERS	
Incoming Wire Transfer	\$10
Outgoing Wire Transfer	\$20
Foreign Wire Transfer	\$50

SAFE DEPOSIT BOXES Size and Annual Rent			
2 x 5	\$15	5 x 10	\$50
2 x 10	\$30	5 x 11	\$50
3 x 5	\$20	7 x 10	\$55
3 x 10	\$35	9 x 10	\$60
4 x 4	\$25	10 x 10	\$70
4 x 5	\$25	10 x 15	\$75
4 x 10	\$40	12 x 15	\$75
4 x 11	\$40	16 x 24	\$100
5 x 5	\$30		

12/2025

# Substitute Check Policy Disclosure

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## Substitute Checks and Your Rights

**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 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 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 contact us by:

Phone at: (877)747-3139 or

Mail at: 1919 Hope Ct, Rapid City, SD 57701

You must contact us within 40 calendar days of the date that we mailed ( or otherwise 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 description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

# Electronic Fund Transfer Disclosure

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

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

This disclosure contains important information about your use of EFT services provided by Security First Bank in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

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

## **ELECTRONIC FUND TRANSFER SERVICES PROVIDED**

**ATM CARD SERVICES:** The services available through use of your ATM Card are described below.

- You may withdraw cash from your checking account(s) and savings account(s).
- You may make deposits into your checking account(s) and savings account(s).
- You may transfer funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s) and savings account(s).

**DEBIT CARD SERVICES:** The services available through use of your Mastercard Debit Card are described below.

- You may withdraw cash from your checking account(s) and savings account(s).
- You may make deposits into your checking account(s) and savings account(s).
- You may transfer funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s) and savings account(s).
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

## **ATM SERVICES**

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

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

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

- MasterCard debit card: checking account.

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

**CURRENCY CONVERSION - Mastercard®:** If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International

they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

**SERVICES PROVIDED THROUGH USE OF EXPRESSLINE:** You may perform the following functions through use of ExpressLine:

- You may initiate transfers of funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s), savings account(s), time deposit, line of credit, and loan.
- You may make payments online of credit and loans that you have with us.

In addition, you may perform other transactions such as: You may obtain history about checking, savings, or time deposit. For questions or more information, call us at: (800) 326-1380.

**PREAUTHORIZED TRANSFER SERVICES:**

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s) and savings account(s).

**SERVICES PROVIDED THROUGH USE OF ONLINE AND MOBILE BANKING:** Security First Bank offers its customers use of our Online and Mobile Banking service.

**Online Banking:** You may access your accounts by computer at [www.security1stbank.com](http://www.security1stbank.com) and use your ID and Password for the following types of transfers:

- Transfer funds between checking or savings
- Make Payments from checking from checking or savings to line of credit or loan
- Obtain balance information about checking, savings, time deposit, line of credit, or loan
- Obtain transaction history about checking, savings, time deposit, line of credit, or loan

**Mobile Banking:** You may access your accounts via SFB mobile app and use your ID and Password for the following types of transactions:

- Deposit funds to checking or savings using SFB Mobile Deposit on app-enabled devices
- Per item deposited limit of \$1,500 and a daily total deposit limit of \$5,000
- Transfer funds between checking or savings
- Make Payments from checking from checking or savings to line of credit or loan
- Obtain balance information about checking, savings, time deposit, line of credit, or loan
- Obtain transaction history about checking, savings, time deposit, line of credit, or loan

**Online Bill Pay** Types of Transfers:

- Make one-time or recurring payments from checking to authorized third parties in the amounts and on the days you request
- A Convenience fee of \$15 .00 will apply for expediting the delivery of a bill payment

**Zelle®:** A service for sending money to family, friends and others whom you trust. You should not use Zelle to send money to persons with whom you are not familiar or you do not trust.

- Receive a transfer of money between you and others who are enrolled directly with Zelle or enrolled with another financial institution that partners with Zelle. You have no ability to stop these transfers.
- Send a transfer of money to another User at your institution or in response to the User's request for money. When you send the payment, you will have no ability to stop it.
- Receive and Send transfers through Zelle are limited to \$200 per payment and \$300 per day. Higher limits available upon request.

**ELECTRONIC CHECK CONVERSION:** If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

#### **LIMITATIONS ON TRANSACTIONS**

#### **TRANSACTION LIMITATIONS - ATM CARD:**

**CASH WITHDRAWAL LIMITATIONS:** You may withdraw up to \$300.00 through use of ATMs in any one day. You may make up to 10 withdrawals of cash through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the ATM Card is issued. Security First Bank reserves the right to change dollar amount limits at any time upon prior notification.

#### **TRANSACTION LIMITATIONS - MASTERCARD DEBIT CARD:**

**CASH WITHDRAWAL LIMITATIONS:** You may withdraw up to \$500.00 through use of ATMs in any one day. You may make up to 10 withdrawals of cash through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Security First Bank reserves the right to change dollar amount limits at any time upon prior notification.

**POINT OF SALE LIMITATIONS:** You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service. You can use our Point of Sale service for up to 50 transactions in any one day.

**OTHER WITHDRAWAL LIMITATIONS:** Some of these services may not be available at all terminals

#### **OTHER LIMITATIONS:**

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

#### **NOTICE OF RIGHTS AND RESPONSIBILITIES**

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

#### **RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS:**

**TRANSACTION RECEIPTS:** Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**PERIODIC STATEMENTS:** If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**PREAUTHORIZED DEPOSITS:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at (877)747-3139 to find out whether or not the deposit has been made.

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"):** In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Security First Bank immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN via the telephone.

#### **RIGHTS REGARDING PREAUTHORIZED TRANSFERS:**

**RIGHTS AND PROCEDURES TO STOP PAYMENTS:** If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

Call us at: (877)747-3139 or

Write to: Security First Bank, 1919 Hope Ct, Rapid City, SD 57701

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

**NOTICE OF VARYING AMOUNTS:** If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

**OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS:** If you order us to stop one of the payments and have provided us with the information, we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

**YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT:** If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

Call us at: (877)747-3139 (24 hours a day) or

Write to: Security First Bank, 1919 Hope Ct, Rapid City, SD 57701

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

**CONSUMER LIABILITY:** Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

**CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING MASTERCARD DEBIT CARD:** The limitations

on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero-liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

**ILLEGAL USE OF MASTERCARD DEBIT CARD:** You must not use your MasterCard debit card for any illegal transactions, including internet gambling and similar activities.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS:** In case of errors or questions about your electronic fund transfers,

Call us at: (877) 747-3139 (24 hours a day) or  
Write to: Security First Bank, 1919 Hope Ct, Rapid City, SD 57701

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Security First Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) 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 for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes 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. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTION:** 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 as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

**CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS:** The following fees and charges may be imposed on your checking account:

Cash withdrawal at foreign ATM: ATM Withdrawal Fee	\$2.00
Transfer at foreign ATM: ATM Transfer Fee	\$2.00
External transfers done online: Transfer Convenience Fee	\$2.00

International Service Assessment Fee (ISA Fee) will be passed through on card transactions originated outside of the United States. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**DISCLOSURE OF ACCOUNT INFORMATION:** We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

#### **ADDITIONAL PROVISIONS**

Your account is also governed by the terms and conditions of other applicable agreements between you and Security First Bank.

# Privacy Policy



Rev 9/2023

## FACTS WHAT DOES SECURITY FIRST BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>▪ Social Security number and income</li> <li>▪ Assets and payment history</li> <li>▪ Transaction history and credit history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Security First Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Security First Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don’t Share
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	No	We Don’t Share
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We Don’t Share
<b>For nonaffiliates to market to you</b>	No	We Don’t Share

<b>Questions?</b>	Call 844-277-8860 or go to <a href="http://www.security1stbank.com">www.security1stbank.com</a>
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## Who we are

**Who is providing this notice?**

Security First Bank  
Security First Insurance

## What we do

**How does Security First protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Security First collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay bills or apply for a loan
- Apply for insurance

We also collect your personal information from others, such as credit bureaus 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

**Affiliates**

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

- Security First does not share with our affiliates.

**Nonaffiliates**

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

- Security First does not share with nonaffiliates so they can market to you.

**Joint marketing**

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

- Security First does not jointly market.

## Other important information

For California Residents. We will not share information we collect about you with non-affiliated third parties, except as permitted by California law, such as to service or process your transactions or to maintain your account.

Rev 9/2023

# Funds Availability Policy Disclosure

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This disclosure describes your ability to withdraw funds at Security First Bank. It applies to the availability of funds in all of your accounts except for funds deposited to certificate of deposit (CD) accounts. We reserve the right to delay the availability of funds deposited to these accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy.

For purposes of this disclosure, the terms “you” or “your” mean customer and the terms “our,” “we,” or “us” mean Security First Bank.

**YOUR ABILITY TO WITHDRAW FUNDS:** Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written. If you make a deposit before the close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next business day we are open.

**DEPOSITS AT OTHER LOCATIONS:** This availability policy only applies to funds deposited at Security First Bank. Please inquire for information about the availability of funds deposited at other locations.

**DETERMINING THE AVAILABILITY OF YOUR DEPOSIT:** The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays.

The length of the delay varies depending on the type of deposit and is explained below.

**SAME-DAY AVAILABILITY:** Funds from electronic direct deposits to your account will be available on the same business day that we receive the deposit.

**NEXT-DAY AVAILABILITY:** Funds from the following deposits are available on the first business day after the day of your deposit:

- Cash
- Wire transfers
- U.S. Treasury checks that are payable to you
- U.S. Postal Service money orders that are payable to you
- Federal Reserve Bank or Federal Home Loan Bank checks, if these items are payable to you State or Local government checks that are payable to you
- Cashier’s, Certified, or Teller’s checks that are payable to you
- Checks drawn on Security First Bank

**AVAILABILITY OF OTHER CHECK DEPOSITS:** The first \$275.00 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if \$275.00 is initially made available to you and if you deposit a check of \$700.00 on Monday, \$275.00 of the deposit will be available on Tuesday. The remaining \$425.00 will be available on Wednesday.

**LONGER DELAYS MAY APPLY:** Funds you deposit by check may be delayed for a longer period under the following circumstances:

- If we believe a check you deposit will not be paid;
- if you deposit checks totaling more than \$6,725 on any one day;
- if you redeposit a check that has been returned unpaid;
- if you have overdrawn your account repeatedly in the last six months; or
- if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7 business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS:** If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day’s total deposits of U.S. Treasury checks, U.S. Postal Service money orders, cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over

\$6,725 will be available on the 7 business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the first business day after the day of your deposit. Funds from all other check deposits will be available on the 7 business day after the day of your deposit.

**DEPOSITS AT PROPRIETARY AUTOMATED TELLER MACHINES (ATMs):** We only allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

**ADDITIONAL ATM INFORMATION:** The cutoff time for deposits using SFB ATM Deposit 5:00 pm Mountain Time.

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

**ADDITIONAL DEPOSIT INFORMATION:** The cutoff time for deposits using SFB Mobile Deposit is 4:00 p.m. Mountain Time.

