Calder Bank & Trust, N.A.

Deposit Account Agreement and Disclosure

Effective November 1, 2019. Amended March 1, 2024 and April 1, 2026.

1. AGREEMENT. This Agreement governs every deposit account you hold with Calder Bank and Trust, N.A. By signing a signature card, by using an account, or by keeping an account open after we deliver a change in terms, you agree to it. Where a rate or fee is disclosed separately, the separate disclosure controls. Words importing the singular include the plural.

2. OWNERSHIP. You tell us the ownership category of the account and we rely on what you tell us. A joint account is held with right of survivorship unless the signature card says otherwise. Any one owner of a joint account may withdraw the entire balance, close the account, or stop payment on an item, without the consent of the other owners.

3. DEPOSITS. A deposit is not final until we collect it. We may refuse a deposit, accept it for collection only, or return it. If an item you deposit is returned unpaid, we charge the amount back to your account whether or not the item is returned to us and whether or not you have already withdrawn against it. Our funds availability policy is disclosed separately.

4. WITHDRAWALS. We may refuse a withdrawal that would leave the account below a required minimum, that is requested by fewer than the number of signers the signature card requires, or that we believe may be unauthorized. We reserve the right to require seven days written notice before a withdrawal from any savings or interest bearing account. We do not ordinarily exercise it.

5. ORDER OF POSTING. We post credits first. We then post items in the order described here: wires and other electronic debits in the order received, then checks in ascending check number order, then fees. Posting order affects the number of items that overdraw an account and therefore the fees charged.

6. STATEMENTS AND YOUR DUTY TO EXAMINE. We make a statement available monthly for a checking account and at least quarterly for a savings account. You must examine it promptly. You must report an unauthorized signature or an alteration within 30 days of the date we make the statement available, or you lose the right to assert it against us. This paragraph does not apply to an unauthorized electronic funds transfer on a consumer account, which is governed by the Electronic Fund Transfer Act and the error resolution notice delivered with this Agreement.

7. SETOFF. We may apply funds in any account you hold with us against a debt you owe us, whether the debt is matured or not, without notice. This right does not apply to an account where it is prohibited by law, including an Individual Retirement Account and certain trust accounts.

8. CHANGE IN TERMS. We may change any term of this Agreement. We give the notice the law requires, which for an adverse change to a consumer account is