October 6, 2026

Dear Valued Customer,

As you may be aware, on 4/1/26, Mountain Commerce Bank became a part of the Centennial Bank family. This is an exciting time as Centennial and Mountain Commerce Bank are two high performing franchises with similar operating philosophies and, most importantly, share the value of customer focus and a commitment to providing the highest quality of customer service.

As the changeover begins, you are probably wondering how this impacts you. Centennial and Mountain Commerce Bank employees have worked hard to ensure the smoothest transition possible. Conversion of computer systems will begin at the close of business on Friday, 11/06/26, with completion on Monday, 11/09/26. Once the conversion is complete, customers will still enjoy services such as Online Banking and surcharge-free use of Publix® ATMs but will now have access to additional banking conveniences. Centennial Bank offers a Mobile and iPad® App with mobile deposits function, mobile wallet options such as Apple Pay®, Samsung Pay®, and Android Pay™ and Instant-Issue Debit MasterCard® with custom images! You will also enjoy Nationwide ATMs with fee refunds and many additional banking locations throughout Florida, Alabama, Arkansas, Texas, and New York.

Below we have highlighted some of the major details about what you can expect and how you will be affected by this brief process. Enclosed you will also find an account products guide and disclosures that offer important account information.

Please keep this information for reference as November approaches.

Key Information and Important Dates:

- **Debit/ATM Cards:** You should receive your new Centennial Bank MasterCard® Debit Card the week of 10/26/26. You should receive your PIN in a separate mailer. You will be able to activate your card(s) on or after 11/09/26 via a pin-based or ATM transaction anywhere MasterCard® is accepted. On or after 11/09/26, you can change your PIN at any Centennial Bank ATM or by calling 866-392-9952. **Your current Mountain Commerce Bank Visa® Debit will not work as of 11/09/26.**

- **Online Banking:** Beginning at the close of business on Friday, 11/06/26 – Monday, 11/09/26, Online Banking services may not be accessible. On Tuesday, 11/10/26, you will be able to sign into Centennial Bank's online banking system by logging into www.my100bank.com. Please Note: A new Online Banking password will be mailed to you prior to 11/09/26. Begin using your existing customer ID and new password on Tuesday, 11/10/26. As previously disclosed Personal Finance Management services are not provided. If you are paying bills through Personal Finance Management, you will be able to add these payments to your Bill Payment profile.

- **Treasury Management:** Treasury Management customers will receive detailed information regarding the Centennial Bank Commercial Online system and training in a separate mailing. Mountain Commerce Bank Treasury Management services (ACH origination, wire origination, scheduled transfers, etc.) will be converted to the Centennial Bank Commercial system over the 11/06/26 weekend.

- **E-Statements:** Please print or save any previous E-Statements that you may need to reference prior to 11/06/26, as they will not be available through Centennial Bank's Online Banking system. All final Mountain Commerce Bank statements will be printed and mailed 11/09/26 via U.S. mail as E-Statements will not be available for the final statement. If you currently receive E-Statements, you will be required to re-accept E-Statements on the Centennial Bank Online platforms. Please visit www.my100bank.com/personal-banking/ebanking/estatements/ for enrollment instructions.

- **Mobile Banking (Mobile App, Text Banking, Mobile Web Browser):** Beginning at the close of business on Friday 11/06/26 – Monday, 11/09/26, Mobile Banking may not be accessible. Mobile Banking will be available on Tuesday, 11/10/26. Please visit our website at www.my100bank.com/ebanking/mobile-banking for details about our mobile banking service features, service benefits, and how to get started by enrolling your accounts in Online Banking. On the site you will also find links to the Apple® App Store® and Google Play™ to download the free mobile app. Please Note: You may complete your initial login into Centennial Bank's online banking system via the mobile app.

- **Bill Pay:** All pre-scheduled and recurring payments set through Bill Pay will be paid. However, you will not be able to change payments or create any new payments through Bill Pay from 3pm EST on Thursday, 11/05/26 through Monday, 11/09/26. Please Note: It is recommended that no Bill Pay payments be scheduled with a delivery date of Monday, 11/09/26.

  Beginning Tuesday, 11/10/26, Centennial Bank Bill Pay will be fully available by logging into www.my100bank.com. Business sub-users will need to be reestablished by the business administrator on/after Tuesday, 11/10/26.

  There are **two main changes** to how Bill Payments will process beginning 11/10/26:
  1. When Bill Pay processes a payment with a check, the payment will not be debited from your account until the date the check clears; and
  2. Bill payment cutoff time is at 4pm ET. Any payments entered after the cutoff will not process until the following business day.

- **Checks:** You *will not* have to order new checks as your Mountain Commerce checks will continue to work. Your first re-order of checks placed after 11/09/26 will be changed automatically to Centennial Bank and our new routing number. Please Note: If you order checks from a source other than us, you will need to provide the new routing number to your source when re-ordering after 11/09/26. The new routing number is 082902757 (for use only after 11/09/26).

- **Telephone Banking:** Telephone Banking services will remain available through the close of business on 11/6/26, and during the system transition through 11/08/26. Beginning 11/09/26 Telephone Banking will be available through our new system. As part of this transition, a temporary PIN will be assigned to you. To obtain your temporary PIN and access the updated Telephone Banking services, please contact our Customer Care Center on or after 11/09/26, at 1-888-372-9788.

- **Statements:** Due to the data conversion, all Mountain Commerce Bank checking, money market, and savings accounts will have a final statement generated on 11/06/26. Please review your final statement carefully for information concerning any applicable interest or service charge. For Business Analysis account holders, charges associated with Account Analysis will be applied earlier than usual on Friday, 11/06/26.

- **Deposit Account/Fee Information:** We will be converting your account into the Centennial Bank product that most closely matches your current product. Please review the enclosed account products grid for important account type changes. If you are not sure of your current account type, you can find it on your monthly statement. We invite you to meet with one of our representatives any time on or after 11/09/26 to learn about the variety of products we have to offer and determine if there is another product that would better suit your needs.

- **Certificates of Deposit and Individual Retirement Accounts:** The interest rate on your Certificate of Deposit (CD) and/or Individual Retirement Account (IRA) at the date of conversion (11/06/26) will remain unchanged until the next maturity of your CD and/or IRA. Additional deposits cannot be made to Certificates of Deposit during the term. Early withdrawal penalties will change as of 11/09/26.

Centennial Bank Early Withdrawal Penalties	
CD/IRA Term	Penalty
30 Days- 5 Months	1 Month Interest
6 Months-23 Months	3 Months Interest
24 Months -60 Months	6 Months Interest

- **Wire Transfers:** If you initiate any wire transfers on or after 11/09/26, provide our new routing number to the company or bank involved. The new routing number is 082902757 (for use only on or after 11/09/26).

- **ACH:** Transaction such as direct deposits and automatic payments will automatically transition to Centennial Bank. When establishing new direct deposits or automated payments on or after 11/09/26 please be sure to utilize Centennial Bank's routing number (082902757) along with your account number.

- **Changes to Instant Payment Services:** Mountain Commerce Bank participates as a receiving financial institution for both the FedNow Instant Payment Service and the Real Time Payments (RTP) network, allowing customers to receive eligible instant payments. Following the conversion to Centennial Bank, this service will no longer be available, as Centennial Bank is not a participant in the FedNow Service or the RTP network. As a result, customers will no longer be able to receive instant payments through these payment networks. Individuals or businesses that currently send payments to you via these networks will need to use an alternative payment method, such as ACH, wire transfer, or another payment option supported by their financial institution.

- **Overdraft Privilege:** Overdraft Privilege is available on most checking accounts, both business and personal. There are conditions that will apply in order to receive and maintain this Overdraft Privilege feature. Please read accompanying information explaining Overdraft Privilege program in detail.

Thank you for the loyalty and the trust you have placed in us, we do not take it for granted. If you have questions regarding the conversion or information in this letter, please visit your local branch, our website at www.mcb.com or call 866-622-1910. We appreciate your business and look forward to serving you now, and for years to come.

Sincerely,

William E. "Bill" Edwards, III
Centennial Bank
President of Tennessee



my100bank.com

A Home BancShares Company (NYSE: HOMB)

Disclosure Booklet

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Personal Accounts

Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
MCB Free Checking	Freedom Checking	No	$5 service charge per statement cycle (waived with eStatements)	No minimum daily balance requirements
				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
	Diamond Checking *(if primary owner's age is 50 or over)*	Yes	No service charge	Account designed for customers age 50 & over
				Interest compounded monthly and credited monthly; no tiered interest rates
				No minimum balance required to earn interest
				No minimum daily balance requirement
				Free Specialty Wallet style checks
				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
Century Gold Checking	Freedom Checking	No	$5 service charge per statement cycle (waived with eStatements)	No minimum daily balance requirement
				Check order fees apply
MCB Club Account				Cashier's check fees apply
				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
Gold Key Checking				Interest compounded monthly and credited monthly; tiered interest rates
Executive Checking				

Personal NOW Personal Super NOW Personal Money Market Special Money Market Platinum Money Market MCB Premium Money Market Gold Money Market	Star Rate Checking	Yes	$10 service charge per statement cycle if balance falls below $500 on any day during the statement cycle	No minimum balance required to earn interest Check order fees apply Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
Workplace Checking	Business Partner VIP Checking	No	$5 service charge per statement cycle (waived with eStatements)	Account designed for employees of Centennial Bank's business customers No minimum daily balance requirement Check order fees apply ATM fees are automatically waived

Personal Savings Accounts

Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
MCB Gold Savings	Personal Savings	Yes	$3 service charge per month if balance falls below $100 on any day during the month	Interest compounded monthly and credited monthly; no tiered interest rates
Century Gold Savings				
Century Gold Savings PROMO				No minimum balance required to earn interest
				$5 fee for each withdrawal in excess of six per month
				Quarterly statements
Workplace Savings				
MCB Employee Director Savings				No overdraft privilege available
Gold Key Savings				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
Regular Savings				
Platinum Savings				

Business Accounts

Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
MCB Commercial Advantage	Commercial Checking	Earnings Offset	Analyzed	Service charges and item fees may be offset by an earnings credit through account analysis each statement cycle
				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
MCB Business Interest Checking	Star Rate Commercial Checking	Yes	No service charge	Interest compounded monthly and credited monthly; tiered interest rates
Gold Business Money Market				No minimum balance required to earn interest
Platinum Business Money Market				No minimum daily balance requirement
Non-Profit Money Market				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund

MCB Business Plus	Business Checking	No	$10 service charge per statement cycle if account balance falls below $0 on any day during the statement cycle	375 items per statement cycle at no charge, $0.40 per each item in excess of 375
Small Business Checking				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
MCB Non-Profit Business NOW	Community Checking	Yes	No service charge	Account designed for non-profit organizations
				Interest compounded monthly and credited monthly; no tiered interest rates
				No minimum balance required to earn interest
				No minimum daily balance requirement
MCB Business NOW				No limit on number of transactions
Business Super NOW				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
IOLTA	IOLTA Checking	Yes	No service charge	Account designed for Lawyer's Trust Account
				No minimum daily balance requirement
				No overdraft privilege

Business Savings Accounts

Current Account Type	New Account Type	Interest Bearing	Service Charge	Account Features/Changes
MCB Gold Savings	Business Savings	Yes	$3 service charge per month if balance falls below $100 on any day during the month	Interest compounded monthly and credited monthly; no tiered interest rates
				No minimum balance required to earn interest
				$5 fee for each withdrawal in excess of six per month
				Monthly statement
Century Gold Savings				No overdraft privilege available
Century Gold Savings PROMO				
MCB Employee Director Savings				Surcharge free ATMs- must present receipt within 60 days of ATM transaction for refund
Gold Business Savings				
Business Savings				
Platinum Savings				

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

- "You," "your," "account owner," and "party" refer to the depositor (whether joint or individual) named on the account.
- "We," "our," and "us" refer to the financial institution.
- The acronym "NOW" means Negotiable Order of Withdrawal.
- "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 or drafts 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 the following Account Agreement ("Agreement") governs your account with us. Your account is also governed by other applicable documents, such as the Truth In Savings Account Disclosure and Privacy Policy, and where applicable, the Funds Availability Policy and Electronic Fund Transfer (Agreement and) Disclosure ("Disclosures"), which are incorporated by reference. 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.

GENERAL RULES. The following rules apply to all types of accounts:

1. 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.

2. 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, at our sole discretion, refuse to accept particular items as deposits. 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 and adjust any interest earned. You are liable to us for the amount of any item you deposit to your account that is returned unpaid. In addition, you are liable to us for all costs and expenses related to the collection of any or all of that amount from you. Funds deposited to your account are available in accordance with the Disclosures.

3. 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.

4. 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 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 to set-off.

5. 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.

6. Expenses. You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses 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.

7. 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.

8. Dormant/Inactive Accounts. You understand that if your account is dormant or inactive, you may be charged the fee specified in the Disclosures and we may stop paying interest to the extent permitted by law. You understand that your account balance may be escheated (that is, turned over to the state) in accordance with state law.

9. Joint, Trust, Fiduciary and Custodial Accounts. You acknowledge that if your account is set up as a joint, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

10. Individual Account. The named party in an individual 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.

11. Joint Account. If this is a joint account, all deposits are the property of the person(s) indicated on the account and we may release all or any part of the amount in the account to honor checks, orders, or other items or withdrawals or requests from any person named on this account. Any person named on the account is liable for the amount of any overdraft fees regardless of whether he or she signed the item or benefited from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

12. Joint Account With/Without Right of Survivorship. If this is a joint account with right of survivorship, on the death of one of the account holders, that person's interest in the account immediately vests in the surviving joint account holder(s) as their separate property. If this is a joint account without right of survivorship and we receive written notice of the death of a joint account holder, we may freeze the account until we receive satisfactory evidence as to the disposition of the account.

13. In Trust For or Payable on Death Account. If this account is noted as an In Trust For or Payable on Death account, the trustee(s) may change the named beneficiary(ies) at any time by a written direction to us. The trustee(s) reserves the right to withdraw all or part of the deposit at any time. Such payment or withdrawal shall constitute a revocation of the trust agreement as to the amount withdrawn. The beneficiary(ies) acquires the right to withdraw only if: (i) all of the trustees die, and (ii) the beneficiary is then living. The beneficiary(ies) is only entitled to the amount that is in the trust after all of the trustee's(s') outstanding debits and items have been paid. If all of the beneficiaries predecease the trustee(s), the named beneficiary's(ies') death shall terminate the trust and title to the money that is credited to the trust shall vest in the trustee(s). If two or more beneficiaries are named and survive the death of all of the trustees, such beneficiaries will own this account in equal shares without right of survivorship, unless otherwise indicated. If the primary beneficiary predeceases the owner(s), when two or more contingent beneficiaries are named and survive the death of the owner(s), such beneficiaries will own this account in equal shares without the right of survivorship, unless otherwise indicated. Named beneficiaries are assumed to be primary unless indicated as contingent.

14. Custodial Account. A custodial account is subject to applicable law as adopted by the state in which the account is opened. The documents that authorize the custodianship may be required for the account. An account opened under the Uniform Transfers to Minors Act must be opened in the name of a custodian "as custodian for (name of minor) under the Uniform Transfers to Minors Act". There may be only one custodian and one minor as beneficiary for each minor account.

15. Account For Minors. We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who is jointly and severally liable to us for any returned Item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor regardless of their age. Unless a parent or guardian is an account owner, the parent or guardian will not have access to the account. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We may not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

16. Authorized Signer (Agent) Designation. If you designate an agent, your named agent may make account transactions for you but has no ownership or rights at death unless named as a Payable on Death beneficiary or named as an In Trust For beneficiary, if applicable. If you have designated that the agent shall continue to have power after your disability or incapacity, the agent's authority survives your disability or incapacity. The agent may act for a disabled or incapacitated party until the authority of the agent is terminated. If you have noted that the agent shall not have power after your disability or incapacity, the agent's authority terminates upon your disability or incapacity. If you failed to specify whether or not the agent's authority survives or instead terminates upon your disability or incapacity, the authority will be presumed to survive your disability or incapacity. Death of the sole party or last surviving party terminates the authority of the agent. We may continue to rely on the agency designation to the extent permitted by law, until we have proper notice of an event of termination and have had a reasonable period of time to act upon it.

17. 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.

18. Payment of Interest. For interest bearing accounts, interest will be calculated and paid in accordance with the Disclosures provided to you at the time you opened the account.

19. Fees, Service Charges and Balance Requirements. You agree you are responsible for any fees, charges, balance, or deposit requirements as stated in the Disclosures. We also reserve the right to impose a service charge for cashing checks and other items drawn on your account if the person cashing the check or item is not a customer of this financial institution.

20. 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.

21. Non-Sufficient Funds and Overdrafts. If your account lacks sufficient funds to pay a debit transaction or item presented for payment as determined by your available account balance or actual (ledger) balance, we may (1) return the debit or item or (2) pay the debit or item at our discretion.

☒ **Available Balance.** We use an available balance method to determine if there are sufficient funds in your account to pay a debit transaction or item and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay a Debit or Item. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, if applicable; 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 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 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.

☐ **Actual (Ledger) Balance.** We use an actual (ledger) balance method to determine if there are sufficient funds in your account to pay a debit transaction or item and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay a Debit or Item. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks, if applicable, that have not posted to your account. For example, you have $100 in your account and a pending transaction of $30. Your actual (ledger) balance is $100 because the pending $30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) 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 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 or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

☐ We use an available balance to determine if we pay a debit or item and we use an actual (ledger) balance to assess fees. If this is the case, the rules from 1) the Available Balance - How We Decide to Pay a Debit or Item section will apply and pending transactions and holds will reduce your available balance, and 2) the rules from the Actual (Ledger) Balance - How We Assess Fees section will apply and if there are insufficient funds to pay a debit transaction or item, we may, at our discretion, either return the debit or item and charge you non-sufficient funds fees or pay the debit or item and charge you overdraft fees plus you will be responsible for the overdrawn balance.

If applicable, overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our offered standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Please refer to the Overdraft Services Consent Form for more information about overdrafts and our standard overdraft policies, if applicable, and refer to your Truth In Savings disclosure for more information about our overdraft privilege policy.

22. 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 the debits and credits 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.

23. 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.

24. 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.

25. 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.

26. Notices. You are responsible for notifying us of any address or name changes, the death of an account holder 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 a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied.

27. 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 checks that are 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.

28. 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.

29. Certified Beneficial Owner Information. If you are obligated to certify beneficial owner information at the time the account is opened, you are responsible for notifying us of any changes to the certified beneficial ownership information 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.

30. 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.

31. 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.

32. 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.

33. 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 item, which is presented after the closing of your account. Such 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.

34. 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.

35. Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state in which the account is opened unless federal law controls. Changes in these laws may change the terms and conditions of your account. We will notify you of any changes as required 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.

36. ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. 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 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.

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.

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.

37. 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.

38. 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.

39. Stop Payments.

Stop Payments on Checks. If you request us to stop payment on a check you have written, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, unless our policy provides otherwise, we reserve the right to cancel the request. Your stop payment request must describe the check or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect until the earlier of 1) six months or other time period not less than six months as specified in the Stop Payment Order, or 2) until we receive written revocation of the stop payment. If the check on which a Stop Payment Order has been placed has not yet 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. Our acceptance of a stop payment request does not constitute a representation by us that the check has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on lost or stolen checks, whether a single check or series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

Stop Payments on ACH 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 or future 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 debit entry. Requests to stop all future payments on an ACH debit transfer may require additional documentation to be supplied to us. Oral stop payment orders are binding on us for 14 calendar days only, unless our policy provides otherwise, and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH 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 or future 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). Written communication includes communication by electronic record.

The Stop Payment Order shall be governed by the provisions of Article 4A of the Uniform Commercial Code as adopted by the state in which the account is opened, 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. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. A release of the Stop Payment Order may be made only by the person who initiated the stop payment request.

40. Checks. 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, or on any check issued by you, must be placed on the left side of the check when looking at it from the front, and must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that this requirement is met. You are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

41. 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.

42. Substitute Checks. To make check processing faster, federal law permits financial institutions 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 check(s). An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

43. 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."

44. 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 it, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

45. Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, 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.

46. 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 or other item from you.

47. Check Safekeeping. If you can write checks on your account and utilize check safekeeping 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. 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. When you request a copy of a check it may be subject to a fee as defined in the Disclosures.

48. 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 payor. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the item is fraudulent in any manner, and to obtain from you the payor's express, verifiable authorization for any such check.

49. Statements. If your account is a Checking, NOW, Money Market, or Statement Savings account, 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. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us with reasonable promptness, you will have no claim against us 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 reasonable care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our 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.

50. 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. In order to receive your account information in an electronic form, the receiving system may have to meet specific requirements. We will keep you informed of any change to the minimum hardware or software requirements.

51. Signatures. Your signature on the Account Information form 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 (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for 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 instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, drafts, orders, or 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 checks, drafts, orders, or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing these items. 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.

52. Restrictive Legends. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than $1,000.00."

53. 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.

54. Your Waiver of Notice. By signing the signature card/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, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

55. 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.

ACCOUNT SPECIFIC PROVISIONS. In addition to the General Rules, the following rules apply to specific types of accounts:

CHECKING AND NOW ACCOUNTS

Checking Accounts. If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in the Truth in Savings Disclosure.

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

Withdrawal Notice Requirements. If your account is a NOW account or a non-demand deposit checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

MONEY MARKET AND SAVINGS ACCOUNTS

Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

Transaction Limitations. Our policy allows us to restrict the number of transfers or withdrawals you can make on a Money Market Account and Savings Account, or we may allow you to make an unlimited number of transfers or withdrawals from these accounts.

Restrictions on Money Market and Savings Accounts. If we restrict the number of transfers or withdrawals you can make on these accounts, you understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures, and we may close your account, take away your ability to transfer funds, charge you a fee, or convert the account to a checking or other transaction account if the restriction is violated.

No Restrictions on Money Market and Savings Accounts. If we do not restrict the number of transfers or withdrawals you can make on these accounts, your account may still be subject to other transaction limitations. Please refer to the Disclosures to understand which transaction limitations, if any, apply to your account.

SAVINGS ACCOUNTS

Passbooks. If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

CERTIFICATES OF DEPOSIT/TIME DEPOSIT ACCOUNTS

Account Terms. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), Annual Percentage Yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and in the Disclosures provided to you at the time of account opening. Interest will not be compounded unless noted and will be paid to you at the frequency and in the method noted. If interest compounds during the term of the Certificate and may be withdrawn prior to maturity, the withdrawal of interest prior to maturity will affect the APY.

Withdrawal Prior To Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in the Disclosures.

Additional Deposits During The Term. No additional deposits will be allowed to this account during its term unless otherwise described in the Disclosures.

Early Withdrawal Penalty. Unless provided otherwise in the Disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal. The grace period following a maturity date is described in the Disclosures.

Single Maturity. Single Maturity Certificates will not automatically renew at maturity. The Disclosures describe our policy concerning the account's status following the maturity date. To ensure a continuation of interest earning, you must arrange for a new investment of the account balance.

SUPPLEMENT TO **D**EPOSIT **A**CCOUNT **A**GREEMENT FOR **P**ERSONAL **A**CCOUNTS



my100bank.com | A Home BancShares Company (NYSE: HOMB)

Thank you for continuing to do business with Centennial Bank and affiliates. Centennial Bank (the "**Bank**") greatly appreciates your business. We look forward to continuing to do business with you whether you have only one Account (defined below) with us or if you have other accounts, loans, insurance, a mortgage or other financial products with us. This document is supplementing our contract for your Account and it states additional terms and conditions that will govern our dealings pertaining to the Account. Please read it carefully and make sure you understand the terms before you use the Account. The Bank incorporates by reference its original Deposit Account Agreement and this document is intended to supplement the original Deposit Account Agreement. Your continued use of the Account is your agreement to be bound by the original Deposit Account Agreement governing your Account and this Supplement. Again, thank you for your business and we look forward to taking care of your banking needs. This Supplement to the Deposit Account Agreement governing your Account, the original Deposit Account Agreement, any Account agreement, signature card, or other acknowledgments or documents you sign, and any disclosure statements we provide you concerning fees related to your Account, such as a Schedule of Fees or related Schedule of services, and any disclosure statements or other agreements we have concerning services related to your Account constitutes your Account agreement (the **Agreement**). To the extent any disclosure statements or other agreements we have concerning services related to your Account conflict with these terms and conditions, the provisions in these terms and conditions will control, except that disclosure statements and agreements with specific terms relating to specific products and services will control those specific products and services. Despite the foregoing, the provisions of these terms and conditions regarding alternative dispute resolution, settlement conference, mediation, arbitration, waiver of jury trial, and waiver of class action shall control over any conflicting language in any disclosure statement or other agreement we have concerning your Account or your relationship with the Bank. This Agreement covers any and all deposit Accounts, including the deposit accounts you have or ever had with us from time to time and by whatever name or description, including, but not limited to, checking, money market, time deposit account and/or certificates of deposit, and savings (each, an Account and collectively, the Accounts). By opening your Account, signing the Account opening documentation, conducting any transactions involving your Account or by maintaining your Account after this Agreement is made available to you, you agree to the terms of this Agreement. This Agreement also includes any new or amended provisions and disclosures we may provide concerning your Account. You can also obtain additional copies of this Agreement or any subsequent version at any branch location, at the Bank's website at **www.my100bank.com** or by calling **888-372-9788**. A list of the Bank's locations can be found on the Bank's website. The words "Centennial Bank" "Bank," "we," "our," "us" or "Company," mean Centennial Bank and its subsidiaries and their affiliated bank, together with any bank or other financial services entity that is acquired (in whole or in part) by merger or other acquisition which operates under an existing name until integrated into Centennial Bank. The words ""you" or "your" mean the Account holder(s), the Account holder's authorized representatives, and anyone else with the authority to exercise control over the Account.

Alternative Dispute Resolution (ADR) Provisions, Settlement Conference, Mediation and Binding Arbitration. **While the Bank would prefer to resolve all possible disputes between us through its regular customer service channels, there may come a time where you have a dispute with the Bank. You agree to try to resolve any possible dispute you have with the Bank in Arkansas (or in the State where you opened the account) prior to initiating arbitration or prior to filing any litigation by agreeing to attend an in-person settlement conference, and if that does not resolve the dispute, to non-binding mediation. Such a settlement conference generally contemplates an in-person meeting where both sides try to meet to resolve the applicable issues and exchange documents and information in an effort to try to resolve the dispute. If you do not go to an in-person meeting, you agree you will not seek to recover future attorneys' fees and costs from the Bank. Such a meeting contemplates that both parties will act in good faith and negotiations shall remain confidential and all costs and expenses associated with the settlement conference shall be paid by the party incurring such costs or expense. If the parties are unable to reach a resolution at a settlement conference, before you file a lawsuit and/or claim in an arbitration process, you also agree to make a second effort to try to resolve the dispute by attending a non-binding mediation. Both sides will each equally pay one-half (1/2) of the mediation costs to the mediator and their own attorney's fees and costs. If you do not attend this mediation, you agree you will have waived any claim to seek recovery of attorneys' fees and costs from the Bank.**

Binding Arbitration. **If a settlement conference or mediation is unsuccessful, you agree that any dispute, claim, or controversy of any kind between you and the Bank (whether it arises out of or relates to this Agreement, or to your Account, or any transactions involving your Account, or any service or product related to your Account or the business dealings between us and you) either you or the Bank can choose to have that dispute resolved by binding arbitration in Arkansas (or in the State where you opened the account). This arbitration provision limits your ability to litigate claims in court and waives your right to a jury trial. You will not have the right to participate in a class action lawsuit, either as a class representative or member of any class of claimants for any claim you may believe you have against the Bank. Arbitration is a proceeding in which disputes are decided by one or more neutral arbitrators who issue a binding ruling in the form of an award. At the option of the first to commence arbitration, you or we may choose to have the arbitration conducted by JAMS ADR (JAMS) or the American Arbitration Association (AAA), or you and we may agree upon a different arbitrator. In any event any arbitration under this Agreement shall be conducted in writing in accordance with the AAA Rules (Rules). You can see such rules on their website. You agree that this arbitration provision is made pursuant to a transaction involving interstate commerce, and the Federal Arbitration Act (the FAA) shall apply to the construction, interpretation, and enforceability of this Agreement notwithstanding any other choice of law provision contained in this Agreement. Either you or we may initiate arbitration by giving written notice of the intention to arbitrate to the other party and by filing notice with JAMS or the AAA in accordance with the Rules in effect at the time the notice is filed. The notice shall set forth the subject of the dispute and the relief requested at a minimum. You should contact the AAA at 800-778-7879 or www.adr.org or JAMS at 800-352-5267 or www.jamsadr.com for more information about arbitration. If for any reason the AAA or JAMS is unable or unwilling to serve as arbitration administrator, or you and we are unable to agree on another arbitrator, we will substitute another national or regional arbitration organization. Demand for arbitration under this Agreement must be made before the date when any judicial action upon the same Claim would be barred under any applicable statute of limitations; otherwise, the Claim also is barred in arbitration. There may be different rules in arbitration depending on the amount in dispute, and there could be arbitrators. If the Bank prevails, the arbitrator will order you to pay the Bank's reasonable and necessary attorney, expert or witness fees. Judgment upon any award rendered in arbitration may be entered in any court having jurisdiction.**

Waiver of Jury Trial; Venue. **THIS PROVISION LIMITS YOUR RIGHTS TO A JURY TRIAL. You should review this section carefully. if: (a) neither you nor we seek to compel arbitration of any dispute we have related this agreement, your account, or any transactions involving your account; or (b) some or all or the arbitration clause is unenforceable and we are in a dispute in a court of law, then each of us agrees to waive any right we may have to a jury trial to the extent allowable under the laws of the state that govern this agreement. This waiver of right to trial by jury is given knowingly and voluntarily by you, and is intended to encompass individually each instance and each issue as to which the right to a trial by jury would otherwise accrue. The bank is hereby authorized to file a copy of this paragraph in any proceeding as conclusive evidence of this waiver by you.**

Class Action Waiver, Attorneys' Fees and Other Legal Fees, Agreed Statute of Limitation. **To the extent permitted by applicable law, you hereby agree that any claim, litigation or arbitration arising out of issues relating to your account or any other dispute or controversy between you and us regarding your account will not proceed as part of a class action and you and the bank hereby knowingly, voluntarily, intentionally and irrevocably waive any right to proceed in any class action or serve as a class representative.** In any action between you and us regardless of whether it is proceeding in court or in arbitration, the prevailing party shall recover their attorneys' fees, costs and expenses (provided you did not waive this right and provided you attended the initial settlement conference and mediation). Unless modified by the laws of your state and/or except as otherwise prohibited under applicable law, you agree to bring a Claim against the Bank regarding your Account within one (1) year of when a potential cause of action accrues. The Statute of Limitations to bring a Claim against the Bank varies based on State in which the account was opened, and, for example, in certain States, claims must be brought within two (2) years of when a potential cause of action accrues.

Effective Applicable Laws and Regulations; Amendments and Termination. You understand that this Agreement is governed by the laws of Arkansas or in the state in which you opened your account, except to the extent that federal law is controlling. This provision amends the "Applicable Laws and Regulations" section in the Deposit Account Agreement. 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. We may change any term of this Agreement. Rules governing changes in interest rates are provided in a separate disclosure. For other changes, we agree to provide you notice of any amendment (except an amendment benefitting you) at least thirty (30) days, or a longer period if required by law, before that amendment becomes effective by mailing you notice of the amendment to the last address shown on our records, by delivering the notice electronically, including via email, by making the notice available with the periodic statement of your Account (as applicable), by posting notice of the amendment in a branch or other offices, or by posting notice of the amendment on www.my100bank.com (or any affiliated Bank website) or on the Bank's mobile banking platform (if applicable). You agree that it is your responsibility to review your bank's Website periodically for any amendments or a subsequent version. By continuing to maintain your Account, conducting a transaction or obtaining services or products relating to this Agreement or your Account after the amendment becomes effective, you agree to the amendment or subsequent version of this Agreement. No practice or course of dealing in connection with the Account which is at variance with this Agreement shall constitute a waiver, modification, or amendment of this Agreement. We may also close this Account at any time for any legal reason. We do not have to give you any notice before we close your Account. Items presented for payment after the Account is closed may be dishonored. When you close your Account, you are responsible for leaving enough money in the Account to cover any outstanding items to be paid from the Account. In some cases, such as when we cannot verify your identity, we suspect fraud, we receive conflicting instructions from persons authorized to transact on the Account, or when we are otherwise compelled by law it might be reasonable for us to give you notice after your Account is closed or otherwise frozen. Termination of the Account, whether by us or by you, does not relieve you of any obligation you may then owe us. We may accept deposits to the Account after it has been closed in order to collect any deficit balance, and such acceptance will not constitute reinstatement of the Account. Once we have closed your Account, you agree that we can a) refuse to honor any checks you have written or any other items which are presented to us for payment after we have closed your Account; b) refuse to act as your agent to try to collect any check you have deposited in your Account or otherwise, honor or pay any check you have deposited to your closed Account, or to accept any automated deposit to your Account; or c) assess any service charge otherwise applicable against any remaining balance in your Account. We are not responsible to you for any damages you may suffer as a result of your Account being closed.

Liability; Conflicting Demands and Suspicious Transactions; Legal Actions Affecting Your Account. We may comply with any "legal process" such as, without limitation, a writ of attachment, execution, garnishment, levy, restraining order, subpoena, seizure, warrant, administrative order (including child support orders), or other legal process which we believe (correctly or otherwise) to be valid. Please understand that such legal process is the result of a third-party undertaking such actions, and the Bank may need to freeze your Account or take the requested action contained in the legal process documents sent to the Bank. We may place a hold on an Account or freeze some or all of the funds in an Account while we investigate the legal issues and take action we deem necessary to comply with same. You consent that we may freeze those funds to conduct an investigation if the Bank deems it appropriate. It is your responsibility to obtain your own attorney to review and protect your rights and to take action to respond to the legal process to obtain the revocation or withdrawal of the legal process provided to the Bank. If we are ever uncertain when faced with a possible claim or demand of any kind for funds in your Account, or if there is any controversy, dispute or uncertainty regarding the ownership of an Account or its funds, or if there are conflicting demands over its ownership or control, or if there are any conflicting instructions or demands received from those authorized to transact on the Account or who otherwise claim an interest in funds in the Account, or if we are unable to determine any person's authority to give us instructions, or if a third party questions your authority to receive funds you have deposited, or we believe a transaction may be fraudulent or may violate any law, or if we face any other possible controversy, disputes or uncertainty regarding a possible claim to funds in an Account, we may refuse to pay any funds to anyone until we are satisfied that the controversy, dispute or uncertainty is resolved, or we may continue to honor the authority of Account owners and authorized signers as reflected on our records. Under such circumstances, the Bank may decide not to allow any further transactions to be made with regard to an Account to allow it time to try to determine who has rights with regard to the Account and or funds in the Account. If all parties do not agree to a certain course of conduct or resolution or if the Bank believes that the Account may be subject to irregular, unauthorized, fraudulent or illegal activity, the Bank may undertake various possible actions. Specifically, we may, in our sole discretion: (1) freeze the Account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person's right and authority over the Account and its funds and or confirmation that no one else is claiming the funds; (2) freeze some or all of the funds in the Account and in other accounts you maintain with us, and/or delay transactions, until such time as we are able to complete our investigation of the suspected fraudulent, unauthorized, or illegal transactions (3) refuse transactions or return items or funds to the originating source; (4) require the signatures of all Account owners or authorized signers for the withdrawal of funds, the closing of

an Account, or any change in the Account regardless of the number of authorized signers on the Account; (5) interplead or pay or offer to pay the Account balance to a court of appropriate jurisdiction, naming all of the claimants to the Account as defendants in an interpleader action (you agree to reimburse us for all expenses we incur in an interpleader action, including attorney's fees and costs, and we may obtain reimbursement of those expenses from any Account you have with us without notice to you); or (6) continue to honor items and other instructions given to us by persons who appear as owners or authorized signers according to our records. If we do freeze or otherwise place a hold to your Account funds or delay transactions, we will provide notice to you as soon as reasonably possible. Notice may be made by mail, verbally, electronically or be provided by other means such as via online banking or text alerts as permitted by law or by updated balance information. We may not provide this notice to you prior to freezing the account or delaying transactions if we believe that such notice could result in a security risk to us or to the owner of the funds in the Account. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction. We will not be responsible for any damages you may suffer as a result of our freezing the Account or our refusal to allow you or anyone else to use or withdraw funds due to the controversy, dispute or uncertainty or our allowing any existing owner or authorized signer to continue to conduct transactions on the Account during the controversy, dispute or uncertainty. You also hereby agree to indemnify the Bank and pay all of Bank's attorneys' fees, costs and expenses it incurs as a result of such a demand or dispute, including attorneys' fees and costs in responding to a subpoena similar request. You agree to cooperate in identifying potential claimants in a dispute. You agree to cooperate in an interpleader proceeding, if necessary. You agree to try to work out possible disputes with other possible claimants. If we are uncertain what to do, we may freeze an Account until we are satisfied that there are no possible future issues and or claims that could arise. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. In addition, if we are presented with or have reasonable grounds to anticipate conflicting instructions regarding your Account, or if we have any reason to believe there is a dispute regarding your Account, such as conflicting instructions concerning funds in your Account or signatory authority to the Account, we may take any action described above or we may, unilaterally and in our sole judgment, place funds in a court (an "interpleader action") for resolution. If any person notifies us of a dispute, we do not have to decide if the dispute has merit before we take further action. You agree to be liable to us for any loss, costs, or expenses, including, without limitation, reasonable attorneys' fees, that we may incur as a result of any legal or other claims, conflicting instructions, dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Account without prior notice to you or to bill you separately, in our sole discretion. You agree that we will not be liable to you or to any other person for acting or not acting on any such legal process or demand or for acting or not acting on the directions of any such representative or for placing or not placing temporary or permanent holds, and you indemnify us from and against any and all claims arising from or in any way relating to such action or inaction.

Statements; Duty to Review; Your Duty to Timely Report Errors, Unauthorized Transactions, and Forgeries or Any Other Irregularities. For certain accounts, such as time deposit accounts or CDs, you can request documents showing account activity. Based on certain account types, or as outlined in your Deposit Account Agreement, periodic statements for your account can be made available upon request. Periodic statements for your Checking and Money Market accounts will be provided monthly. Savings accounts will be provided quarterly periodic statements, or more frequently if there is activity that requires reporting under applicable law, including Regulation E electronic transactions. Christmas Savings Accounts will be provided an annual statement, or more frequently if there is activity that requires reporting under applicable law, including Regulation E electronic transactions. The periodic statements will describe each transaction, disbursement and item by item number (where appropriate), amount, and date of debit or credit. Additionally, the Bank can make your statements available through its online banking platform for qualifying Accounts. You agree that the statement and items all have been made available to you in a reasonable manner. If you do not receive a statement or other document showing account activity, please contact the Bank promptly and request a duplicate copy. You can contact the Bank by calling **888-372-9788** or visiting one of the Bank's locations, a list of which can be found at **www.my100bank.com**. The Bank will not know that you have not received a statement and thus it is up to you to contact the Bank to get a statement if you have not received one. Where online access to your Account has generally been made available to you, for purposes of your duty to examine your statements and Account activity and report exceptions, irregularities, errors, discrepancies, or unauthorized items, your statements and items will be deemed "made available" to you the day such items, disputed amounts, or transactions first appear on our online banking services, whether you accessed your Account information via online banking or not, but in any event not later than thirty (30) days after your statement is first made available to you as discussed above. You agree to act in a prompt and reasonable manner in carefully reviewing your statement or notice and reporting any exceptions of any kind to us. If you do not timely report an exception to us within thirty (30) days after we send or otherwise make the statement or notice available to you (except for electronic funds transfers, and you then have a 60-day reporting period per the EFT Disclosure), you agree that we will not be liable to you for any loss you suffer related to that exception, and that you cannot later dispute the transaction amounts and information contained in the statement. This means that, if you do not report exceptions to us within thirty (30) days after we send or make the statement or notice available to you, we will not reimburse you for any such disputed amounts or any loss you suffer, including, but not limited to, any amounts lost as a result of paying any unauthorized, forged, or altered items, alleged unauthorized wire transfer of funds, or allegedly improperly paying any other debits or credits of any kind, including without limitation, any item or exceptions. You need to specifically report each and every unauthorized disbursement, transaction or exception. A general reference to fraud is not sufficient. You will likely be asked to execute a verified claim form or an affidavit or a similar document for each disputed disbursement, transaction or exception. If requested, you agree to close your current Account and open a new one. If you do not do so, we are not liable to you for subsequent losses or damages on the Account due to forgery, fraud or other unauthorized use. You agree to pursue all rights you may have under any insurance coverage you maintain before making a claim against us.

Since you are the person most familiar with your own banking activity, the Bank will be relying on you to review the periodic statements and confirm whether there is possible unauthorized, erroneous or improper activity of any kind. In a situation where alleged unauthorized activity has occurred, the Bank is expecting you to be reviewing your monthly or periodic banking information to try to detect any possible alleged unauthorized or disputed activity as early as possible to stop such transactions and to prevent possible new alleged unauthorized or disputed activity from occurring. It is essential that any Account errors or disputed transactions of any kind, including missing deposits, improper deposits or credits, unauthorized transactions, alterations, unauthorized wire transfers or other unauthorized funds transfers, unauthorized signatures, unauthorized or forged indorsements, forgeries, encoding errors, disbursements due to oral banking transactions, posting errors (such as debits or credits posted twice, debits posted as credits or credits posted as debits), unauthorized or disputed fees (of any kind), or any other improper transactions, debits, credits or disbursements on your Account (collectively referred to as exceptions) be reported to us as soon as reasonably possible and not to exceed 30 days (per the above) after we send or otherwise make the statement or notice available to you. Otherwise, we will not be liable for the exceptions. The term "exceptions" may exclude debits for checks containing

forged, missing, and/or otherwise improper indorsements on the back of checks. These could be excluded because you may not receive a copy of the back of the check and may have no knowledge of the payee's genuine indorsement. In other words, this required notice period to report errors, problems or other irregularities can also apply to a check that is paid out of the account with a missing, forged, unauthorized or improper endorsement. The Bank acknowledges that the Customer might not know about such problems until months after the check has already been negotiated. Thus, Customer agrees that the Bank could deny a claim if the Customer has waited made more than one hundred eighty (180) days before notifying the Bank of such issues. However, even if the Customer makes an untimely notification, the Bank may endeavor to try to recover the funds from a financial institution, who presented the item for payment, and nothing in this agreement and/or timeline can be used by a non-party to this agreement to try to argue that a 3-year UCC warranty claim deadline can be shortened per this section, and the parties agree that nothing in this section should be argued against you or the Bank to limit any claims or shorten timelines you or the Bank have against non-parties to this agreement. In lieu of denying a claim, the Bank also may decide to assign such claims to the Customer.

Notice of Disclosure of Negative Information. 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). We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

PROCESSING ORDER. This section summarizes our policy on how we generally post transactions. After the end of each business day, our system assigns transactions we received that day to categories, and we post transactions in one category before posting transactions in the next category.
After we add deposits and other credits to your balance, we generally post debits in order from the lowest to the highest dollar amount unless stated otherwise. We post them within each category in the following order: (1) items owed to the Bank; (2) teller transactions, including on-us cashed checks; (3) wire transfers, Bill Pay transactions, electronic debits including transfers from online banking and mobile banking, and fees and charges owed to the Bank; (4) Debit Card transactions and ATM transactions; (5) Automated Clearing House (ACH) debits; (6) checks you wrote (other than those processed as a teller transaction), posted in sequential check-number order; and (7) other electronic debits, including online scheduled transfers and Save the Cents transfers.

We may change the processing order upon notice as required by this Agreement and applicable federal law. We may deviate from this processing order when required by applicable law, regulation, court order, clearing house or network rules (including ACH rules), or as reasonably necessary for system processing or error correction.

SUPPLEMENT TO **D**EPOSIT **A**CCOUNT **A**GREEMENT FOR **B**USINESS **A**CCOUNTS



my100bank.com | A Home BancShares Company (NYSE: HOMB)

Thank you for continuing to do business with Centennial Bank and affiliates. Centennial Bank (the "**Bank**") greatly appreciates your business. We look forward to continuing to do business with you whether you have only one Account (defined below) with us or if you have other accounts, loans, insurance, a mortgage or other financial products with us. This document is supplementing our contract for your Account and it states additional terms and conditions that will govern our dealings pertaining to the Account. Please read it carefully and make sure you understand the terms before you use the Account. The Bank incorporates by reference its original Deposit Account Agreement and this document is intended to supplement the original Deposit Account Agreement. Your continued use of the Account is your agreement to be bound by the original Deposit Account Agreement governing your Account and this Supplement. Again, thank you for your business and we look forward to taking care of your banking needs. This Supplement to the Deposit Account Agreement governing your Account, the original Deposit Account Agreement, any Account agreement, signature card, or other acknowledgments or documents you sign, and any disclosure statements we provide you concerning fees related to your Account, such as a Schedule of Fees or related Schedule of services, and any disclosure statements or other agreements we have concerning services related to your Account constitutes your Account agreement (the **Agreement**). To the extent any disclosure statements or other agreements we have concerning services related to your Account conflict with these terms and conditions, the provisions in these terms and conditions will control, except that disclosure statements and agreements with specific terms relating to specific products and services will control those specific products and services. Despite the foregoing, the provisions of these terms and conditions regarding alternative dispute resolution, settlement conference, mediation, arbitration, waiver of jury trial, and waiver of class action shall control over any conflicting language in any disclosure statement or other agreement we have concerning your Account or your relationship with the Bank. This Agreement covers any and all deposit Accounts, including the deposit accounts you have or ever had with us from time to time and by whatever name or description, including, but not limited to, checking, money market, time deposit account and/or certificates of deposit, and savings (each, an Account and collectively, the Accounts). By opening your Account, signing the Account opening documentation, conducting any transactions involving your Account or by maintaining your Account after this Agreement is made available to you, you agree to the terms of this Agreement. This Agreement also includes any new or amended provisions and disclosures we may provide concerning your Account. You can also obtain additional copies of this Agreement or any subsequent version at any branch location, at the Bank's website at **www.my100bank.com** or by calling **888-372-9788**. A list of the Bank's locations can be found on the Bank's website. The words "Centennial Bank" "Bank," "we," "our," "us" or "Company," mean Centennial Bank and its subsidiaries and their affiliated bank, together with any bank or other financial services entity that is acquired (in whole or in part) by merger or other acquisition which operates under an existing name until integrated into Centennial Bank. The words ""you" or "your" mean the Account holder(s), the Account holder's authorized representatives, and anyone else with the authority to exercise control over the Account.

Alternative Dispute Resolution (ADR) Provisions, Settlement Conference, Mediation and Binding Arbitration. **While the Bank would prefer to resolve all possible disputes between us through its regular customer service channels, there may come a time where you have a dispute with the Bank. You agree to try to resolve any possible dispute you have with the Bank in Arkansas (or in the State where you opened the account) prior to initiating arbitration or prior to filing any litigation by agreeing to attend an in-person settlement conference, and if that does not resolve the dispute, to non-binding mediation. Such a settlement conference generally contemplates an in-person meeting where both sides try to meet to resolve the applicable issues and exchange documents and information in an effort to try to resolve the dispute. If you do not go to an in-person meeting, you agree you will not seek to recover future attorneys' fees and costs from the Bank. Such a meeting contemplates that both parties will act in good faith and negotiations shall remain confidential and all costs and expenses associated with the settlement conference shall be paid by the party incurring such costs or expense. If the parties are unable to reach a resolution at a settlement conference, before you file a lawsuit and/or claim in an arbitration process, you also agree to make a second effort to try to resolve the dispute by attending a non-binding mediation. Both sides will each equally pay one-half (1/2) of the mediation costs to the mediator and their own attorney's fees and costs. If you do not attend this mediation, you agree you will have waived any claim to seek recovery of attorneys' fees and costs from the Bank.**

Binding Arbitration. **If a settlement conference or mediation is unsuccessful, you agree that any dispute, claim, or controversy of any kind between you and the Bank (whether it arises out of or relates to this Agreement, or to your Account, or any transactions involving your Account, or any service or product related to your Account or the business dealings between us and you) either you or the Bank can choose to have that dispute resolved by binding arbitration in Arkansas (or in the State where you opened the account). This arbitration provision limits your ability to litigate claims in court and waives your right to a jury trial. You will not have the right to participate in a class action lawsuit, either as a class representative or member of any class of claimants for any claim you may believe you have against the Bank. Arbitration is a proceeding in which disputes are decided by one or more neutral arbitrators who issue a binding ruling in the form of an award. At the option of the first to commence arbitration, you or we may choose to have the arbitration conducted by JAMS ADR (JAMS) or the American Arbitration Association (AAA), or you and we may agree upon a different arbitrator. In any event any arbitration under this Agreement shall be conducted in writing in accordance with the AAA Rules (Rules). You can see such rules on their website. You agree that this arbitration provision is made pursuant to a transaction involving interstate commerce, and the Federal Arbitration Act (the FAA) shall apply to the construction, interpretation, and enforceability of this Agreement notwithstanding any other choice of law provision contained in this Agreement. Either you or we may initiate arbitration by giving written notice of the intention to arbitrate to the other party and by filing notice with JAMS or the AAA in accordance with the Rules in effect at the time the notice is filed. The notice shall set forth the subject of the dispute and the relief requested at a minimum. You should contact the AAA at 800-778-7879 or www.adr.org or JAMS at 800-352-5267 or www.jamsadr.com for more information about arbitration. If for any reason the AAA or JAMS is unable or unwilling to serve as arbitration administrator, or you and we are unable to agree on another arbitrator, we will substitute another national or regional arbitration organization. Demand for arbitration under this Agreement must be made before the date when any judicial action upon the same Claim would be barred under any applicable statute of limitations; otherwise, the Claim also is barred in arbitration. There may be different rules in arbitration depending on the amount in dispute, and there could be arbitrators. If the Bank prevails, the arbitrator will order you to pay the Bank's reasonable and necessary attorney, expert or witness fees. Judgment upon any award rendered in arbitration may be entered in any court having jurisdiction.**

Waiver of Jury Trial; Venue. **THIS PROVISION LIMITS YOUR RIGHTS TO A JURY TRIAL. You should review this section carefully. if: (a) neither you nor we seek to compel arbitration of any dispute we have related this agreement, your account, or any transactions involving your account; or (b) some or all or the arbitration clause is unenforceable and we are in a dispute in a court of law, then each of us agrees to waive any right we may have to a jury trial to the extent allowable under the laws of the state that govern this agreement. This waiver of right to trial by jury is**

given knowingly and voluntarily by you, and is intended to encompass individually each instance and each issue as to which the right to a trial by jury would otherwise accrue. The bank is hereby authorized to file a copy of this paragraph in any proceeding as conclusive evidence of this waiver by you.

Class Action Waiver, Attorneys' Fees and Other Legal Fees, Agreed Statute of Limitation. **To the extent permitted by applicable law, you hereby agree that any claim, litigation or arbitration arising out of issues relating to your account or any other dispute or controversy between you and us regarding your account will not proceed as part of a class action and you and the bank hereby knowingly, voluntarily, intentionally and irrevocably waive any right to proceed in any class action or serve as a class representative.** In any action between you and us regardless of whether it is proceeding in court or in arbitration, the prevailing party shall recover their attorneys' fees, costs and expenses (provided you did not waive this right and provided you attended the initial settlement conference and mediation). Unless modified by the laws of your state and/or except as otherwise prohibited under applicable law, you agree to bring a Claim against the Bank regarding your Account within one (1) year of when a potential cause of action accrues. The Statute of Limitations to bring a Claim against the Bank varies based on State in which the account was opened, and, for example, in certain States, claims must be brought within two (2) years of when a potential cause of action accrues.

Effective Applicable Laws and Regulations; Amendments and Termination. You understand that this Agreement is governed by the laws of Arkansas or in the state in which you opened your account, except to the extent that federal law is controlling. This provision amends the "Applicable Laws and Regulations" section in the Deposit Account Agreement. 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. We may change any term of this Agreement. Rules governing changes in interest rates are provided in a separate disclosure. For other changes, we agree to provide you notice of any amendment (except an amendment benefitting you) at least thirty (30) days, or a longer period if required by law, before that amendment becomes effective by mailing you notice of the amendment to the last address shown on our records, by delivering the notice electronically, including via email, by making the notice available with the periodic statement of your Account (as applicable), by posting notice of the amendment in a branch or other offices, or by posting notice of the amendment on www.my100bank.com (or any affiliated Bank website) or on the Bank's mobile banking platform (if applicable). You agree that it is your responsibility to review your bank's Website periodically for any amendments or a subsequent version. By continuing to maintain your Account, conducting a transaction or obtaining services or products relating to this Agreement or your Account after the amendment becomes effective, you agree to the amendment or subsequent version of this Agreement. No practice or course of dealing in connection with the Account which is at variance with this Agreement shall constitute a waiver, modification, or amendment of this Agreement. We may also close this Account at any time for any legal reason. We do not have to give you any notice before we close your Account. Items presented for payment after the Account is closed may be dishonored. When you close your Account, you are responsible for leaving enough money in the Account to cover any outstanding items to be paid from the Account. In some cases, such as when we cannot verify your identity, we suspect fraud, we receive conflicting instructions from persons authorized to transact on the Account, or when we are otherwise compelled by law it might be reasonable for us to give you notice after your Account is closed or otherwise frozen. Termination of the Account, whether by us or by you, does not relieve you of any obligation you may then owe us. We may accept deposits to the Account after it has been closed in order to collect any deficit balance, and such acceptance will not constitute reinstatement of the Account. Once we have closed your Account, you agree that we can a) refuse to honor any checks you have written or any other items which are presented to us for payment after we have closed your Account; b) refuse to act as your agent to try to collect any check you have deposited in your Account or otherwise, honor or pay any check you have deposited to your closed Account, or to accept any automated deposit to your Account; or c) assess any service charge otherwise applicable against any remaining balance in your Account. We are not responsible to you for any damages you may suffer as a result of your Account being closed.

Liability; Conflicting Demands and Suspicious Transactions; Legal Actions Affecting Your Account. We may comply with any "legal process" such as, without limitation, a writ of attachment, execution, garnishment, levy, restraining order, subpoena, seizure, warrant, administrative order (including child support orders), or other legal process which we believe (correctly or otherwise) to be valid. Please understand that such legal process is the result of a third-party undertaking such actions, and the Bank may need to freeze your Account or take the requested action contained in the legal process documents sent to the Bank. We may place a hold on an Account or freeze some or all of the funds in an Account while we investigate the legal issues and take action we deem necessary to comply with same. You consent that we may freeze those funds to conduct an investigation if the Bank deems it appropriate. It is your responsibility to obtain your own attorney to review and protect your rights and to take action to respond to the legal process to obtain the revocation or withdrawal of the legal process provided to the Bank. If we are ever uncertain when faced with a possible claim or demand of any kind for funds in your Account, or if there is any controversy, dispute or uncertainty regarding the ownership of an Account or its funds, or if there are conflicting demands over its ownership or control, or if there are any conflicting instructions or demands received from those authorized to transact on the Account or who otherwise claim an interest in funds in the Account, or if we are unable to determine any person's authority to give us instructions, or if a third party questions your authority to receive funds you have deposited, or we believe a transaction may be fraudulent or may violate any law, or if we face any other possible controversy, disputes or uncertainty regarding a possible claim to funds in an Account, we may refuse to pay any funds to anyone until we are satisfied that the controversy, dispute or uncertainty is resolved, or we may continue to honor the authority of Account owners and authorized signers as reflected on our records. Under such circumstances, the Bank may decide not to allow any further transactions to be made with regard to an Account to allow it time to try to determine who has rights with regard to the Account and or funds in the Account. If all parties do not agree to a certain course of conduct or resolution or if the Bank believes that the Account may be subject to irregular, unauthorized, fraudulent or illegal activity, the Bank may undertake various possible actions. Specifically, we may, in our sole discretion: (1) freeze the Account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person's right and authority over the Account and its funds and or confirmation that no one else is claiming the funds; (2) freeze some or all of the funds in the Account and in other accounts you maintain with us, and/or delay transactions, until such time as we are able to complete our investigation of the suspected fraudulent, unauthorized, or illegal transactions (3) refuse transactions or return items or funds to the originating source; (4) require the signatures of all Account owners or authorized signers for the withdrawal of funds, the closing of an Account, or any change in the Account regardless of the number of authorized signers on the Account; (5) interplead or pay or offer to pay the Account balance to a court of appropriate jurisdiction, naming all of the claimants to the Account as defendants in an interpleader action (you agree to reimburse us for all expenses we incur in an interpleader action, including attorney's fees and costs, and we may obtain reimbursement of those expenses from any

Account you have with us without notice to you); or (6) continue to honor items and other instructions given to us by persons who appear as owners or authorized signers according to our records. If we do freeze or otherwise place a hold to your Account funds or delay transactions, we will provide notice to you as soon as reasonably possible. Notice may be made by mail, verbally, electronically or be provided by other means such as via online banking or text alerts as permitted by law or by updated balance information. We may not provide this notice to you prior to freezing the account or delaying transactions if we believe that such notice could result in a security risk to us or to the owner of the funds in the Account. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction. We will not be responsible for any damages you may suffer as a result of our freezing the Account or our refusal to allow you or anyone else to use or withdraw funds due to the controversy, dispute or uncertainty or our allowing any existing owner or authorized signer to continue to conduct transactions on the Account during the controversy, dispute or uncertainty. You also hereby agree to indemnify the Bank and pay all of Bank's attorneys' fees, costs and expenses it incurs as a result of such a demand or dispute, including attorneys' fees and costs in responding to a subpoena similar request. You agree to cooperate in identifying potential claimants in a dispute. You agree to cooperate in an interpleader proceeding, if necessary. You agree to try to work out possible disputes with other possible claimants. If we are uncertain what to do, we may freeze an Account until we are satisfied that there are no possible future issues and or claims that could arise. If you ask us to follow instructions that we believe might expose us to any claim, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection, including your agreement to indemnify us. In addition, if we are presented with or have reasonable grounds to anticipate conflicting instructions regarding your Account, or if we have any reason to believe there is a dispute regarding your Account, such as conflicting instructions concerning funds in your Account or signatory authority to the Account, we may take any action described above or we may, unilaterally and in our sole judgment, place funds in a court (an "interpleader action") for resolution. If any person notifies us of a dispute, we do not have to decide if the dispute has merit before we take further action. You agree to be liable to us for any loss, costs, or expenses, including, without limitation, reasonable attorneys' fees, that we may incur as a result of any legal or other claims, conflicting instructions, dispute or legal proceeding involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Account without prior notice to you or to bill you separately, in our sole discretion. You agree that we will not be liable to you or to any other person for acting or not acting on any such legal process or demand or for acting or not acting on the directions of any such representative or for placing or not placing temporary or permanent holds, and you indemnify us from and against any and all claims arising from or in any way relating to such action or inaction.

Statements; Duty to Review; Your Duty to Timely Report Errors, Unauthorized Transactions, and Forgeries or Other Irregularities. For certain accounts, such as time deposit accounts or CDs, you can request documents showing account activity. Based on certain account types or as outlined in your Deposit Account Agreement, periodic statements will be made available to you at monthly intervals or upon request. You agree that it is your responsibility to inform the Bank in a reasonably prompt manner that you have not received your statement; that it is your duty to update your email address when it changes by contacting the Bank; and, to act in a prompt and reasonable manner in reviewing your statement or notice and to report any exceptions to the Bank. The periodic statements should describe each transaction, disbursement and/or item by item number (where appropriate), amount, and date of debit or credit. Additionally, the Bank can make your statements available through its online banking platform for qualifying Accounts. You agree that the statement and items all have been made available to you in a reasonable manner. If you do not receive a statement or other document showing account activity, please contact the Bank promptly and request a duplicate copy. You can contact the Bank by calling **888-372-9788** or visiting one of the Bank's locations, a list of which can be found at **www.my100bank.com**. The Bank will not know that you have not received a statement and thus it is up to you to contact the Bank to get a statement if you have not received one. Where online access to your Account has generally been made available to you, for purposes of your duty to examine your statements and Account activity and report exceptions, irregularities, errors, discrepancies, or forged or unauthorized signatures or any other alleged improper disbursements out of your account of any kind, your statements and items will be deemed "made available" to you the day such items, disputed amounts, or transactions first appear on our online banking services, whether you accessed your Account information via online banking or not, but in any event not later than thirty (30) days after your statement is first made available to you as discussed above. You agree to act in a prompt and reasonable manner in carefully reviewing your statement or notice and reporting any exceptions, irregularities, errors, discrepancies or forged signatures of any kind to us or any other alleged improper disbursements out of your account of any kind. If you do not timely report an exception, error, discrepancy, forged or unauthorized signature or any other alleged improper disbursements out of your account of any kind, to us within thirty (30) days after we send or otherwise make the statement or notice available to you, you agree that we will not be liable to you for any loss you suffer related to that exception, and that you cannot later dispute the transaction amounts and information contained in the statement. This means that, if you do not report exceptions, irregularities, errors, discrepancies, forged or unauthorized signatures or any other alleged improper disbursements out of your account of any kind to us within thirty (30) days after we send or make the statement or notice available to you, we will not reimburse you for any such disputed amounts or any loss you suffer, including, but not limited to, any amounts lost as a result of paying any exception, irregularity, error, discrepancy, forged, or altered items. You need to specifically report each and every unauthorized disbursement, transaction or exception. A general reference to fraud is not sufficient. Please expect to be asked to execute a verified claim form or an affidavit or a similar document such other documentation as the Bank reasonably requires for each disputed disbursement, transaction or exception. If requested, you agree to close your current Account within two (2) Business Days and open a new one. If you do not do so, we are not liable to you for subsequent losses or damages on the Account due to forgery, fraud or other unauthorized use. You agree to pursue all rights you may have under any insurance coverage you maintain before making a claim against us. **Please note:** There are exceptions to this 30-day notice requirement. For claims involving unauthorized ACH transactions, you agree to notify us within one (1) Business Day of your discovery of an unauthorized ACH transaction, but in no event later than two (2) Business Days after the date such transaction first posts to or is debited to your account. Regardless of the applicable notice period set forth above, If you fail to provide timely notice as required, or if the loss results, in whole or in part, from your failure to use one or more of our fraud prevention services or fraud prevention practices, we are not responsible or liable to you for any such unauthorized ACH debit or the loss resulting from such unauthorized transaction. Please refer to the specific terms applicable to unauthorized ACH transactions made available to you upon enrolling in the ACH service, which are incorporated into this Agreement by reference.

Since you are the person most familiar with your own banking activity, the Bank will be relying on you to review the periodic statements and confirm whether there is possible unauthorized, erroneous or improper activity of any kind. In a situation where alleged unauthorized activity has occurred, the Bank is expecting you to be reviewing your monthly or periodic banking information to try to detect any possible alleged unauthorized or disputed activity as early as possible to stop such transactions and to prevent possible new alleged unauthorized or disputed activity from occurring. It is essential that any Account errors or disputed transactions of any kind, including missing deposits, improper deposits or credits, unauthorized transactions, alterations, unauthorized wire transfers or other unauthorized funds transfers, unauthorized signatures, unauthorized or forged indorsements, forgeries,

encoding errors, disbursements due to oral banking transactions, posting errors (such as debits or credits posted twice, debits posted as credits or credits posted as debits), unauthorized or disputed fees (of any kind), or any other improper transactions, debits, credits or disbursements on your Account (collectively referred to as exceptions) be reported to us as soon as reasonably possible and not to exceed 30 days (per the above, including the exception for unauthorized ACH transactions) after we send or otherwise make the statement or notice available to you. Otherwise, we will not be liable for the exceptions. The term "exceptions" may exclude debits for checks containing forged, missing, and/or otherwise improper indorsements on the back of checks. These could be excluded because you may not receive a copy of the back of the check and may have no knowledge of the payee's genuine indorsement. In other words, this required notice period to report errors, problems or other irregularities can also apply to a check that is paid out of the account with a missing, forged, unauthorized or improper endorsement. The Bank acknowledges that the Customer might not know about such problems until months after the check has already been negotiated. Thus, Customer agrees that the Bank could deny a claim if the Customer has waited made more than one hundred eighty (180) days before notifying the Bank of such issues. However, even if the Customer makes an untimely notification, the Bank may endeavor to try to recover the funds from a financial institution, who presented the item for payment, and nothing in this agreement and/or timeline can be used by a non-party to this agreement to try to argue that a 3-year UCC warranty claim deadline can be shortened per this section, and the parties agree that nothing in this section should be argued against you or the Bank to limit any claims or shorten timelines you or the Bank have against non-parties to this agreement. In lieu of denying a claim, the Bank also may decide to assign such claims to the Customer.

Protection Against ACH False Pretenses Fraud. ***A. Definition.*** For purposes of this Agreement, "False Pretenses" means an ACH transaction that was technically authorized by you, but only because you were induced to do so through deception, including without limitation through (i) impersonation of the Bank or any of its employees, officers, or agents; (ii) impersonation of a vendor, supplier, contractor, or other third party with whom you maintain a payment relationship; (iii) business email compromise (BEC); (iv) payroll redirection fraud; or (v) any other misrepresentation of identity, authority, or ownership of the account to be credited, consistent with the definition of "False Pretenses" under applicable NACHA Operating Rules, as may be amended from time to time. "False Pretenses" does not include (a) disputes arising from fake, non-existent, defective, or poor-quality goods or services, or (b) payments made to the actual intended recipient where that recipient is known to you, regardless of any misrepresentation by that recipient regarding the consideration to be provided. This provision governs only losses arising from misrepresentation of identity, authority, or account ownership, and does not govern ordinary commercial disputes. ***B. Distinction from Unauthorized Transactions.*** Because you provide actual authorization for such transactions -- even if induced by deception -- standard unauthorized ACH return codes may not be available to the Bank to recover funds through the ACH network on your behalf. The Bank's ability to recover funds on your behalf in a False Pretenses scenario is therefore limited, is not guaranteed, and may require action entirely outside the ACH network. Accordingly, the notice periods and Bank liability limitations applicable to unauthorized ACH transactions set forth in the Statements; Duty to Review provision of this Agreement do not govern the allocation of loss in a False Pretenses scenario; loss allocation in such scenarios is instead governed by the terms applicable to any separate ACH Origination Agreement, which are incorporated into this Agreement by reference, and include notice requirements, and your verification, fraud prevention and recovery obligations, or in the absence of such agreement, by the terms of this Agreement. Notwithstanding the foregoing, the Bank will make commercially reasonable efforts to assist in fund recovery where timely notice is provided and recovery remains feasible under applicable ACH network rules. You are encouraged to seek insurance from the other parties to try to mitigate against possible future losses.

Protection Against Non-ACH False Pretenses Fraud. ***A. Scope and Purpose.*** This provision extends the ACH False Pretenses risk allocation framework set forth in the Protection Against ACH False Pretenses Fraud provision above to wire transfers and real-time payments, including without limitation RTP and FedNow transactions (collectively, "Non-ACH False Pretenses Transactions"). Nothing in this provision shall be construed to modify, limit, or supersede the ACH-specific notice periods, monitoring obligations, or recovery mechanisms set forth in the Protection Against ACH False Pretenses Fraud provision above. ***B. Incorporation of False Pretenses Definition.*** For purposes of this provision, "False Pretenses" has the same meaning as set forth in Section A of the Protection Against ACH False Pretenses Fraud provision above, including without limitation fraud schemes involving (i) impersonation of the Bank or any of its employees, officers, or agents; (ii) impersonation of a vendor, supplier, contractor, or other third party with whom you maintain a payment relationship; (iii) business email compromise (BEC); (iv) payroll redirection fraud; or (v) any other misrepresentation of identity, authority, or ownership of the account to be credited. "False Pretenses" does not include (a) disputes arising from fake, non-existent, defective, or poor-quality goods or services, or (b) payments made to the actual intended recipient where that recipient is known to you, regardless of any misrepresentation by that recipient. ***C. Distinction from Unauthorized Non-ACH Transactions.*** Because you provide actual authorization for Non-ACH False Pretenses transactions -- even if induced by deception -- standard return or recall mechanisms may not be available or may be substantially limited for Non-ACH Payment Transactions. The Bank's ability to recover funds on your behalf following a Non-ACH False Pretenses event is therefore limited, is not guaranteed, and depends on multiple factors including applicable Fedwire or RTP network rules and the speed of notification, none of which are within the Bank's exclusive control. Because Non-ACH False Pretenses Transactions, particularly wire transfers and real-time payments, settle rapidly and may be irreversible within hours of initiation, timely notice is critical to any prospect of fund recovery. Nothing in this provision shall be construed to require the Bank to guarantee the detection of all Non-ACH False Pretenses fraud or to assume liability for losses resulting from your failure to comply with the terms specific to the service, which are incorporated into this Agreement by reference, and include notice requirements, and your verification, fraud prevention and recovery obligations or in the absence of such agreement, by the terms of this Agreement. Do not rely on the Bank to provide you with advice as to whether or not you should wire transfer funds. The Bank is not acting as a fiduciary or trustee or assisting you by providing any advice in any way regarding whether you are making a correct decision in requesting a wire transfer. You assume full responsibility for all transfers made by the Bank in good faith and in accordance with Bank procedures, and you agree the Bank shall be conclusively deemed to have discharged its duty to act in good faith if it has followed the Bank's transfer procedures. Notwithstanding the foregoing, the Bank will make commercially reasonable efforts to assist in fund recovery following a Non-ACH False Pretenses event where timely notice is provided and recovery remains feasible under applicable network rules, it being understood that the Bank cannot guarantee any particular recovery outcome. You are encouraged to seek insurance from the other parties to try to mitigate against possible future losses.

Protection Against Payment Fraud. You acknowledge that there is a growing risk of losses resulting from payment fraud, including, but not limited to, forgeries, alterations, unauthorized signatures, wire transfers, unauthorized ACH transactions, and ACH and non-ACH payments made under false pretenses, and other means and that we expressly offer services and security procedures that provide effective means for reducing the risk of fraud. These fraud prevention services, security procedures and security practices include, but are not limited to, Positive Pay, Positive Pay with Payee Validation, ACH Blocks and Filters, Token Factor Authentication (TFA), Dual Control Approval Process and the ability for you to monitor and reconcile your account daily

through online banking, each as applicable to your Account type. We also recommend fraud prevention practices and procedures, including but not limited to, independent verification of any instruction represented to be from the Bank or any other party and regular employee training to recognize indicators of social engineering, spoofing, impersonation and business email compromise.

Except where the loss is due to a material failure in the Bank's own commercially reasonable security protocols, if we have offered or recommended that you use one or more of the recommended fraud prevention services, security procedures or security practices (or any other service related to fraud prevention that we offer or fraud prevention practice recommended after the date of this Agreement) the Bank has given you reasonable notice and a reasonable opportunity to enroll in or implement any such subsequently offered or recommended service or practice before risk assumption under this provision applies)and you (a) either decide not to use the recommended service, security procedure or security practice or (b) fail to use the fraud prevention service, security procedure or security practice in accordance with the applicable services description or our other documentation applicable to the fraud prevention service, security procedure or security practice, you will be treated as having assumed the risk of any losses that could have been prevented if you had used the recommended fraud prevention service, security procedure or security practice in accordance with the applicable fraud prevention service description, procedure or practice or applicable documentation for any such fraud prevention, procedure or security practice, and our sole obligation is to act in good faith and exercise ordinary care. Please refer to the specific terms applicable to various services we offer made available to you upon enrolling in the service and incorporated into this Agreement by reference.

Notice of Disclosure of Negative Information. 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). We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

PROCESSING ORDER. This section summarizes our policy on how we generally post transactions. After the end of each business day, our system assigns transactions we received that day to categories, and we post transactions in one category before posting transactions in the next category.

After we add deposits and other credits to your balance, we generally post debits in order from the highest to the lowest dollar amount unless stated otherwise. We post them within each category in the following order: (1) items owed to the Bank; (2) teller transactions, including on-us cashed checks; (3) wire transfers, Bill Pay transactions, electronic debits including transfers from online banking and mobile banking, and fees and charges owed to the Bank; (4) Debit Card transactions and ATM transactions; (5) Automated Clearing House (ACH) debits; (6) checks you wrote (other than those processed as a teller transaction), posted in sequential check-number order; and (7) other electronic debits, including online scheduled transfers.

We may change the processing order upon notice as required by this Agreement and applicable federal law. We may deviate from this processing order when required by applicable law, regulation, court order, clearing house or network rules (including ACH rules), or as reasonably necessary for system processing or error correction.

FUNDS AVAILABILITY POLICY DISCLOSURE



This disclosure describes your ability to withdraw funds at Centennial 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 Centennial Bank.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Funds from cash deposits will be available for withdrawal no later than the first business day after the day of deposit. Electronic direct deposits will be available on the day that we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. 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 Centennial Bank. Please inquire for information about the availability of funds deposited at other locations.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

(a) We believe a check you deposit will not be paid;
(b) You deposit checks totaling more than $6,725.00 on any one day;
(c) You redeposit a check that has been returned unpaid;
(d) You have overdrawn your account repeatedly in the last six months; or
(e) 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 seventh 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 cash deposits and wire transfers will be available for withdrawal no later than the first business day after the day of deposit. The first $6,725.00 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 $6,725.00 will be available on the ninth 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 $6,725.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

ADDITIONAL ATM INFORMATION. If you make a deposit at an automated teller machine (ATM) that is Deposit Automation enabled and is owned and operated by us before 6:00pm Central Time on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 6:00pm Central Time, or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

If you make a deposit at an interactive teller machine (ITM) that is owned and operated by us before 7:00pm Central Time on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ITM that is owned and operated by us after 7:00pm Central Time, or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

SPECIAL CONDITIONS FOR CHECKS NOT DEPOSITED IN PERSON. It is our policy to make funds from check deposits made through mobile deposit or at a deposit-enabled ATM available for withdrawal no later than the second business day after the deposit is received. The Bank may, in its discretion, make some or all of these funds available sooner than the second business day; however, earlier availability is not guaranteed and does not establish a practice for future deposits. In some cases, the Bank may delay availability longer than the timeframes described above as permitted by applicable law.

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.

OVERDRAFT PRIVILEGE ACCOUNT DISCLOSURE FOR PERSONAL ACCOUNTS

As a benefit to our customers, we offer a useful feature on some of our checking account products — an Overdraft Privilege. This feature may save you time as well as the additional fees charged by many other companies for returned items.

The Overdraft Privilege should only be used to cover the occasional overdraft. The bank reserves the right to make the final decision as to whether it **will** or **will not** pay any non-sufficient item(s) presented against your account. You will be charged the normal Non-Sufficient/Overdraft handling fee of $35.00 for **each item** paid as set forth in our current Schedule of Fees, the same as if we returned your item(s) unpaid. Such fees may also be imposed in connection with transactions that overdraw your account, such as in person withdrawals, preauthorized automatic debits, or other electronic transfers. Fees described above may also be imposed on one time debit card or ATM transactions, should you Opt-In to the Federal Reserve issued Regulation E governing these items.

PROCESSING ORDER. This section summarizes our policy on how we generally post transactions. After the end of each business day, our system assigns transactions we received that day to categories, and we post transactions in one category before posting transactions in the next category.

After we add deposits and other credits to your balance, we generally post debits in order from the lowest to the highest dollar amount unless stated otherwise. We post them within each category in the following order: (1) items owed to the Bank; (2) teller transactions, including on-us cashed checks; (3) wire transfers, Bill Pay transactions, electronic debits including transfers from online banking and mobile banking, and fees and charges owed to the Bank; (4) Debit Card transactions and ATM transactions; (5) Automated Clearing House (ACH) debits; (6) checks you wrote (other than those processed as a teller transaction), posted in sequential check-number order; and (7) other electronic debits, including online scheduled transfers and Save the Cents transfers.

We may change the processing order upon notice as required by this Agreement and applicable federal law. We may deviate from this processing order when required by applicable law, regulation, court order, clearing house or network rules (including ACH rules), or as reasonably necessary for system processing or error correction.

YOUR CHECKING ACCOUNT BALANCE. Your checking account has two kinds of balances: (1) the "ledger" balance and (2) the "available" balance. Balance types may be checked when you review your account online, through mobile banking, at an ATM, at a branch, or if you call the bank. It is important to understand how each balance works so that you know how much money is in your account at any given time. **"Available Balance" is used to determine when your account is overdrawn.**

If the Bank pays an overdraft, you will be charged a Non-Sufficient/Overdraft fee as described in the Bank's Schedule of Fees. **"Overdraft" means there is insufficient "available" balance in your checking account for use.** An insufficient available balance may result for several reasons, including: (A) the payment of checks, electronic funds transfers or other withdrawal requests; (B) pending payments authorized by you; (C) the return of unpaid items deposited by you; (D) the imposition of applicable service charges; and (E) the deposit of items, which, according to the bank's Funds Availability Policy, are treated as not yet "available" or finally paid.

Ledger Balance Your ledger balance is your account balance at the end of the previous business day. It does not include any transactions made since the previous business day.

Available Balance The available balance is your account balance at the end of the previous day, plus or minus any transactions that have been made since, such as deposits, debit card transactions, ATM withdrawals, payments scheduled for today and pending transactions (such as pending pre-authorized debit card transactions) that the bank has authorized but that have not yet posted to your account. The available balance reflects transactions that are known by the Bank and may not reflect all outstanding transactions such as checks that have not been cashed or presented for payment.

Example of Overdraft Fee for Insufficient Available Balance: If your ledger balance and available balance are both $100 and you swipe your debit card at a restaurant for $40, a hold is placed on your account, and your available balance will be reduced to $60. Your ledger balance is still $100 because the transaction has not yet posted to your account. If a check that you had previously written for $70 clears through your account before the restaurant charge is sent to the bank for processing, you will incur an overdraft fee. This is because your available balance was $60 when the $70 check was paid.

CONDITIONS FOR THE PRIVILEGE: Naturally, it is always the policy of our bank to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. Accordingly, there are conditions that will apply in order to receive and maintain this Overdraft Privilege feature. Each qualifying account will be provided with a $500 Overdraft Privilege Limit subject to the following conditions:

- Your account must be opened for at least ninety (90) calendar days.
- A deposit must be made within the last thirty-two (32) calendar days.
- Your account cannot be consecutively overdrawn for more than thirty (30) calendar days.

If you maintain the Account in "Good Standing" (as defined below), the Bank may, in its sole discretion, approve and pay overdraft items up to your unused Overdraft Privilege Limit. The Overdraft Privilege program is not a commitment and not a contractual obligation of the Bank. Any decision by the Bank to pay an overdraft item is a discretionary, non-contractual courtesy and does not create a duty to do so in the future, even if the Bank has paid overdrafts previously. The Bank's decision to provide Overdraft Privilege may be based on the Bank's good-faith assessment of the Account, risk, operational factors, and applicable federal requirements.

For purposes of this Disclosure, your Account is in "Good Standing," as determined by the Bank stated above and based on the Bank's records and processing practices, if you (1) meet all of the conditions for the privilege described above and (2) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges).

OVERDRAFT PRIVILEGE ACCOUNT DISCLOSURE FOR PERSONAL ACCOUNTS

SUSPENSION OF PRIVILEGE: We may suspend your privilege without notice at our discretion. We may also suspend your privilege if we become aware of any violation of the above-mentioned conditions or if any of the following conditions occur:

- Your account has not received at least one deposit within the preceding thirty-two (32) calendar days.
- Your account remains overdrawn for more than thirty (30) calendar days.

Eligibility for Overdraft Privilege is evaluated daily. Once all requirements are met, the service will be automatically reinstated.

Your account will be closed if it remains in an overdraft status for a period of sixty-two (62) consecutive calendar days; **however, the closure of your account does not relieve you of the obligation to pay the overdraft balance.**

Your Deposit Account Agreement ("Agreement") describes the duties, obligations, and rights of depositors, authorized signatories and the bank with regard to your deposit accounts. That "Agreement" is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your "Agreement" and this disclosure shall be construed so as to minimize conflicts between them.

WAIVER: The Bank's forbearance from, or delay in, exercising any of the Bank's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your Deposit Account Agreement, this Overdraft Privilege disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank's rights, remedies or privileges.

ARBITRATION: THE BANK AND YOU HEREBY ACKNOWLEDGE THAT ANY CONTROVERSY ARISING OUT OF THIS OVERDRAFT PRIVILEGE OR THE PERFORMANCE OF EITHER PARTY HEREUNDER SHALL BE SETTLED AS OUTLINED IN THE TERMS AND CONDITIONS SET FORTH IN THE SUPPLEMENT TO THE DEPOSIT ACCOUNT AGREEMENT BETWEEN YOU AND THE BANK.

OPT OUT NOTICE: You have the right to refuse this privilege if you choose. Please ask your customer service representative about your decision to opt out. **You may also ask about less expensive alternatives to this Overdraft Privilege program, such as linking to another account at the bank or linking to an established line of credit.**

In addition to our Overdraft Privilege service, Centennial Bank partners with GreenPath Financial Wellness, a national nonprofit organization focused on financial wellness, to offer financial counseling services to our customers. As a Centennial Bank customer, you may call 866-692-2659 for a free debt counseling session or visit www.GreenPath.com/Centennial for more information. Please note, debt counseling is a free service; however, additional services offered by GreenPath, such as debt management programs, may require payment of one-time or monthly fees. The above information is provided to you for educational purposes only and is not a solicitation for business by Centennial Bank.



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to any checking, savings, NOW, or money market account owned by the customer for overdraft protection or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Centennial Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **$35.00** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Centennial Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want to change your previously selected Overdraft authorization for paying ATM and everyday debit card transactions, call 888-372-9788 or visit a representative at any Centennial Bank branch location.

OVERDRAFT PRIVILEGE ACCOUNT DISCLOSURE FOR BUSINESS ACCOUNTS



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As a benefit to our customers, we offer a useful feature on some of our checking account products — an Overdraft Privilege. This feature may save you time as well as the additional fees charged by many other companies for returned items.

The Overdraft Privilege should only be used to cover the occasional overdraft. The bank reserves the right to make the final decision as to whether it **will** or **will not** pay any non-sufficient item(s) presented against your account. You will be charged the normal Non-Sufficient/Overdraft handling fee of $35.00 for **each item** paid as set forth in our current Schedule of Fees, the same as if we returned your item(s) unpaid. Such fees may also be imposed in connection with transactions that overdraw your account, such as in person withdrawals, preauthorized automatic debits, or other electronic transfers.

PROCESSING ORDER. This section summarizes our policy on how we generally post transactions. After the end of each business day, our system assigns transactions we received that day to categories, and we post transactions in one category before posting transactions in the next category.

After we add deposits and other credits to your balance, we generally post debits in order from the highest to the lowest dollar amount unless stated otherwise. We post them within each category in the following order: (1) items owed to the Bank; (2) teller transactions, including on-us cashed checks; (3) wire transfers, Bill Pay transactions, electronic debits including transfers from online banking and mobile banking, and fees and charges owed to the Bank; (4) Debit Card transactions and ATM transactions; (5) Automated Clearing House (ACH) debits; (6) checks you wrote (other than those processed as a teller transaction), posted in sequential check-number order; and (7) other electronic debits, including online scheduled transfers.

We may change the processing order upon notice as required by this Agreement and applicable federal law. We may deviate from this processing order when required by applicable law, regulation, court order, clearing house or network rules (including ACH rules), or as reasonably necessary for system processing or error correction.

YOUR CHECKING ACCOUNT BALANCE. Your checking account has two kinds of balances: (1) the "ledger" balance and (2) the "available" balance. Balance types may be checked when you review your account online, through mobile banking, at a branch, or if you call the bank. It is important to understand how each balance works so that you know how much money is in your account at any given time. **"Available Balance" is used to determine when your account is overdrawn.**

If the Bank pays an overdraft, you will be charged a Non-Sufficient/Overdraft fee as described in the Bank's Schedule of Fees. **"Overdraft" means there is insufficient "available" balance in your checking account for use.** An insufficient available balance may result for several reasons, including: (A) the payment of checks, electronic funds transfers or other withdrawal requests; (B) pending payments authorized by you; (C) the return of unpaid items deposited by you; (D) the imposition of applicable service charges; and (E) the deposit of items, which, according to the bank's Funds Availability Policy, are treated as not yet "available" or finally paid.

Ledger Balance Your ledger balance is your account balance at the end of the previous business day. It does not include any transactions made since the previous business day.

Available Balance The available balance is your account balance at the end of the previous day, plus or minus any transactions that have been made since, such as deposits, debit card transactions, ATM withdrawals, payments scheduled for today and pending transactions (such as pending pre-authorized debit card transactions) that the bank has authorized but that have not yet posted to your account. The available balance reflects transactions that are known by the Bank and may not reflect all outstanding transactions such as checks that have not been cashed or presented for payment.

Example of Overdraft Fee for Insufficient Available Balance: If your ledger balance and available balance are both $100 and you swipe your debit card at a restaurant for $40, a hold is placed on your account, and your available balance will be reduced to $60. Your ledger balance is still $100 because the transaction has not yet posted to your account. If a check that you had previously written for $70 clears through your account before the restaurant charge is sent to the bank for processing, you will incur an overdraft fee. This is because your available balance was $60 when the $70 check was paid.

CONDITIONS FOR THE PRIVILEGE: Naturally, it is always the policy of our bank to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. Accordingly, there are conditions that will apply in order to receive and maintain this Overdraft Privilege feature. Each qualifying account will be provided with a $500 Overdraft Privilege Limit subject to the following conditions:

- Your account must be opened for at least ninety (90) calendar days.
- A deposit must be made within the last thirty-two (32) calendar days.
- Your account cannot be consecutively overdrawn for more than thirty (30) calendar days.

If you maintain the Account in "Good Standing" (as defined below), the Bank may, in its sole discretion, approve and pay overdraft items up to your unused Overdraft Privilege Limit. The Overdraft Privilege program is not a commitment and not a contractual obligation of the Bank. Any decision by the Bank to pay an overdraft item is a discretionary, non-contractual courtesy and does not create a duty to do so in the future, even if the Bank has paid overdrafts previously. The Bank's decision to provide Overdraft Privilege may be based on the Bank's good-faith assessment of the Account, risk, operational factors, and applicable federal requirements.

For purposes of this Disclosure, your Account is in "Good Standing," as determined by the Bank stated above and based on the Bank's records and processing practices, if you (1) meet all of the conditions for the privilege described above and (2) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges).

OVERDRAFT PRIVILEGE ACCOUNT DISCLOSURE FOR BUSINESS ACCOUNTS

SUSPENSION OF PRIVILEGE: We may suspend your privilege without notice at our discretion. We may also suspend your privilege if we become aware of any violation of the above-mentioned conditions or if any of the following conditions occur:

- Your account has not received at least one deposit within the preceding thirty-two (32) calendar days.
- Your account remains overdrawn for more than thirty (30) calendar days.

Eligibility for Overdraft Privilege is evaluated daily. Once all requirements are met, the service will be automatically reinstated.
Your account will be closed if it remains in an overdraft status for a period of sixty-two (62) consecutive calendar days; **however, the closure of your account does not relieve you of the obligation to pay the overdraft balance.**

Your Deposit Account Agreement ("Agreement") describes the duties, obligations, and rights of depositors, authorized signatories and the bank with regard to your deposit accounts. That "Agreement" is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your "Agreement" and this disclosure shall be construed so as to minimize conflicts between them.

WAIVER: The Bank's forbearance from, or delay in, exercising any of the Bank's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your Deposit Account Agreement, this Overdraft Privilege disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank's rights, remedies or privileges.

ARBITRATION: THE BANK AND YOU HEREBY ACKNOWLEDGE THAT ANY CONTROVERSY ARISING OUT OF THIS OVERDRAFT PRIVILEGE OR THE PERFORMANCE OF EITHER PARTY HEREUNDER SHALL BE SETTLED AS OUTLINED IN THE TERMS AND CONDITIONS SET FORTH IN THE SUPPLEMENT TO THE DEPOSIT ACCOUNT AGREEMENT BETWEEN YOU AND THE BANK.

OPT OUT NOTICE: You have the right to refuse this privilege if you choose. Please ask your customer service representative about your decision to opt out. **You may also ask about less expensive alternatives to this Overdraft Privilege program, such as linking to another account at the bank or linking to an established line of credit.**

SCHEDULE OF FEES



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The following fees may be assessed against your account:
Note: Some fees may not apply to all account types. Consumers: Please refer to the Truth in Savings document provided in your account opening packet for fee exclusions.

Consumer Billpay	
Basic Bill Pay Service	Free
Expedited Electronic Payment	$6.95
Charitable Donation	$1.99 per transaction
Gift Pay	$2.99 per transaction
Overnight Expedited Check Payment	$34.95
Second Day Expedited Check Payment	$29.95
Business Billpay	
Basic Bill Pay Service	Free
Bill Pay Service with Payroll Processing	$15.00 per payroll file
Expedited Electronic Payment	$6.95
Charitable Donation	$1.99 per transaction
Gift Pay	$2.99 per transaction
Overnight Check Payment	$34.95
Second Day Expedited Check Payment	$29.95
Cash Processing Fee – All Business Checking Accounts	$ .20 per each $100.00
No charge for cash deposits up to $7,500.00 per statement cycle on all business checking account types.	in excess of $7,500 per statement cycle
Check Fees	
Cashier's Checks (Customers Only)	$7.00 per check
Check Order	Varies, based on style of check ordered
Temporary Check Printing	$2.00 per page
Non-Sufficient Fee/Overdraft Fee	
Non-Sufficient Fee*	$35.00 per returned item
Overdraft Fee*	$35.00 per paid item
*A non-sufficient or overdraft item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Miscellaneous Fees	
Account Research/Reconciliation	$25.00 per hour
Check Image Copies	$2.00 each
Statement Copies	$5.00 each
Closing Account Fee (within 180 days of account opening)	$25.00
Collection Items (incoming and outgoing)	$35.00 per item
Canadian Item Fee	$15.00 per item
Checking and Money Market accounts, fee(s) assessed per statement cycle Savings accounts, fee(s) assessed per month (Multiple fees incurred during the month/statement cycle may appear on your periodic statement as a combined amount.)	
Dormant Account Fee	
Checking and Money Market accounts	$5.00 per statement cycle
Savings accounts	$5.00 per month
(An account becomes dormant if we have had no communication with you regarding your account(s) in 365 days for Checking accounts or 730 days for Money Market and Savings accounts.)	
ATM Balance Inquiry Fee or Transaction Fee at a Non-Centennial Bank or Non-Publix ATM	$2.00* each
International ATM Balance Inquiry Fee or Transaction Fee	$5.00* each
*Present ATM receipts to a teller or banker for reimbursement of ATM fees within 60 days of transaction.	
Foreign Currency Conversion	$35.00 each
Garnishments and Levies	$150. 00 each
International Card Purchase (ISA Fee)	1% of purchase amount
IRA Transfer Fee (Outgoing Trustee-to-Trustee Transfer)	$50.00 each
Lock Bag	Small $35.00; Large $40.00
Medallion Stamp (Customers Only)	$25.00 each

Night Deposit Keys (above 2)	$2.00 each
Photocopies	$1.00 per page
Stop Payment Fee	$35.00 per item
Telephone Transfer Fee ($25 Minimum)	$2.00 each
Zipper Bag	$5.00 each

Safe Deposit Box Fees

Various Safe Deposit Box sizes are offered; contact your local branch for availability and pricing.	Varies based on box size, $5 discount is available if payment is drafted automatically each year
Drilling Fee	$250.00
Lost Key	$25.00

Savings/Money Market Transaction Limitations

Savings accounts – you may make 6 withdrawals from your account every month. You will be charged a Withdrawal Fee for each withdrawal in excess of 6 per month.	$5 per withdrawal for Savings accounts
Money Market accounts – you may make 6 withdrawals from your account every statement cycle. You will be charged a Withdrawal Fee for each withdrawal in excess of 6 per statement cycle.	$10 per withdrawal for Money Market accounts

*Exception: Christmas Savings account(s) will be charged $5 for each withdrawal except for the annual payout in November.

Wire Transfer Fees

All Incoming Wires	$15.00 each
Outgoing Domestic Wire Transfers	$25.00 each
Outgoing Foreign Wire Transfers	$50.00 each

Notice

We may require no less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

For purposes of this disclosure the terms "we", "us" and "our" refer to Centennial 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 consumer 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 Centennial 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

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

CONSUMER DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, NOW accounts and money market accounts, and you may pay bills directly from your checking account in the amounts and on the days you request.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW 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 Debit Card through the following network(s): MasterCard, 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.

OTHER ATM SERVICES. In addition, you may perform the following transactions: When making a check deposit at a Centennial Bank or a Happy State Bank ATM that is Deposit Automation enabled, there will be a $5,000 aggregate deposit limit per debit card per calendar day. Each check deposit will have a 30 check limit per transaction. Each cash deposit will have a 30 bill limit per transaction.

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 or, if applicable, your available overdraft protection. If we do, you agree to pay the overdraft.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- consumer debit card: Checking account(s), NOW account(s), and Money Market account(s).

Your Debit Card 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.

Any ATM/Debit Card issued against your account(s) unused for a period of twelve months will be closed and access to your account(s) removed.

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.

IMPORTANT ADDITIONAL FEE NOTICE. Mastercard® charges us a Currency Conversion Fee of 1% of the transaction amount for performing currency conversions and a Cross-Border Fee of 1% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1% of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

SERVICES PROVIDED THROUGH USE OF OUR TELEPHONE BANKING SERVICE. You may perform the following functions through use of our Telephone Banking Service:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), Certificate of Deposit(s), and Loans.

In addition, you may perform other transactions such as: verifying incoming direct deposit amounts or the credits and debits that have posted to your checking account(s), savings account(s), money market account(s), and NOW account(s).

For questions or more information, call us at: (888)372-9788

PREAUTHORIZED TRANSFER SERVICES.

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

SERVICES PROVIDED THROUGH USE OF INTERNET BANKING. Centennial Bank offers its customers use of our Internet Banking service.

Limitations. Not all internet banking services are available for all account types. Refer to your new account documents for details.
Messages. Communicate with Centennial Bank via this secure message system.
View Accounts. View account information and transaction history of your Centennial Bank checking, NOW, Money Market account and savings accounts; review account detail of your Centennial Bank mortgage, time deposits, loans, and IRAs.
Account Transfers. Transfer funds between your Centennial Bank accounts online. Note: Some accounts may have limitations.
Documents. View electronic versions of your paper-based bank statements and notices. To stop a delivery of your paper statement and receive your statements via email, you must edit your profile to enroll in E-Statements. With E-Statements, Centennial Bank customers can view statements for 24 consecutive months from the date of enrollment.
Check Orders. Order Checks from the convenience of your computer.
Bill Payments. Centennial Bank's Bill Payment services allow you to set up payees, securely make one-time or scheduled recurring payments from any of your Centennial Bank checking and NOW accounts, review payment records and more. Centennial Bank works with most major companies so you may enroll and receive electronic bills directly from Bill Payment.

Tax Payments. Access The Electronic Federal Tax Payment System® tax payment service, provided free by the U.S. Department of the Treasury. After you've enrolled and received your credentials, you can pay any tax due to the Internal Revenue Service (IRS) using this system.
Alerts. Setup automatic notification of account activities, including minimum and maximum balance thresholds, NSF/OD activity, loan payment and time deposit renewal information.
Enroll in Mobile Banking. As an Online Banking customer, if eligible, you also have the ability to enroll in Mobile banking. This service allows customers to check balances and account activity, transfer funds (dollar limitations may apply), pay bills (when you also subscribe to Centennial Bank's Online Bill Pay service), make mobile deposits (some restrictions may apply), locate ATMs and branches, all from the convenience of your mobile device.
Enroll in Save the CENTS. As an Online Banking customer, if eligible, you also have the ability to enroll in the Save the CENTS service (some restrictions may apply). We will round up the amount of any MasterCard® debit card purchase made by you or any MasterCard® debit cardholder on your Checking Account to the next whole dollar amount in excess of the posted transaction amount and transfer the excess amount from your Checking Account to the designated Savings Account.
Enroll in Centennial Bank together with *Zelle*® – As an Online Banking customer, if eligible, you also have the ability to enroll in Centennial Bank together with *Zelle* (some restrictions may apply). Centennial Bank together with *Zelle* is a convenient way to send and receive money from friends, family and other people you know and trust. You can send money to almost anyone with an eligible U.S.-based bank account using their email address or U.S. mobile phone number. When you enroll and register in Centennial Bank together with *Zelle* using Centennial Bank's Online Banking or Centennial Bank's Mobile Banking we establish a connection between your email address or U.S. mobile phone number and your eligible Centennial Bank checking account.

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 - CONSUMER DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to $500.00 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. Centennial Bank reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to $3,000.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER WITHDRAWAL LIMITATIONS.
Centennial Bank together with *Zelle*. Transactions are subject to limits on the amount and frequency of transfers from your account. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, including protecting you and all other users of the service. These limitations may be based on confidential fraud and risk criteria that are essential to our management of risk and the protection of you and the integrity of the service and may be modified at our sole discretion without advance notice.

OTHER LIMITATIONS.

- We reserve the right to impose limitations for security purposes at any time. These limitations include limitations on the use of bill payment and internal and external transfers through our online/mobile banking channels.

  We reserve the right to deactivate any access device on or after 6 months of inactivity. An access device includes any channel that allows electronic transfers on an account such as Zelle, Bill Pay, and any other online account access.
  (Please see Consumer Liability section for further definition) Customers will be notified within a minimum of 21 days of deactivation.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. We may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each savings or money market account you have per month for purposes of making a payment to a third party or by use of a telephone, computer, or wireless handheld device. Please refer to the Account Agreement for more information regarding transaction limitations.

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 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:

- you can call us at (888)372-9788 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 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 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.

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 Centennial Bank immediately if your 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 Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your 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 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 at an ATM or at any Centennial Bank or Happy State Bank branch.

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: (888)372-9788
or
write to: Centennial Bank
P. O. Box 966
Conway, AR 72033
Email us at info@my100bank.com or use the current information on your most recent account statement, or visit any of our branches.

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 will 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 Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (888)372-9788 (8:00am - 6:00pm CST)
or
write to: Centennial Bank
P. O. Box 966
Conway, AR 72033
Email us at info@my100bank.com, or use the current information on your most recent account statement, or visit any of our branches.

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 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 Debit Card or PIN or internet banking access code you can lose no more than fifty dollars ($50) if someone used your 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 Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your 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 CONSUMER 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 CONSUMER DEBIT CARD. You must not use your consumer 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: (888)372-9788
or
write to: Centennial Bank
P. O. Box 966
Conway, AR 72033
or
email us at: info@my100bank.com or visit any of our branches
or
use the current information on your most recent account statement.

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 Centennial Bank no later than 60 days after we sent you 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 will 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 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.

PER TRANSACTION CHARGE. We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable Schedule of Fees to determine the applicable amount.

FEES. You may be charged a fee for withdrawals of cash under certain circumstances, whether they take place at proprietary machines or through a network or are Point of Sale transfers or transfers made without the use of your Debit Card. The circumstances under which such charges will be assessed, as well as the amount of the charge, are included in the current Schedule of Fees, which is hereby incorporated into this document.

SCHEDULE OF FEES. The schedule of fees referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Centennial Bank upon request.

The Schedule of Fees may also be found on the Centennial Bank website (www.my100bank.com)

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 Centennial Bank.

Zelle and the *Zelle* related mark are wholly owned by Early Warning Services, LLC and are used herein under license.



FACTS

WHAT DOES HOME BANCSHARES, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and account balances - Payment history and transaction history - Account transactions and checking account information When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Home BancShares, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home BancShares, Inc. share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 888-372-9788 or go to www.my100bank.com/privacy

Who we are	
Who is providing this notice?	Home Bancshares, Inc. and other companies listed in the Institutions within Home Bancshares, Inc. section below.

What we do	
How does Home BancShares, Inc. 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 Home BancShares, Inc. collect my personal information?	We collect your personal information, for example, when you - Open an account or deposit money - Pay your bills or apply for a loan - Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *Home BancShares, Inc. does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *Home BancShares, Inc. 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. - *Our joint marketing partner(s) include investment companies, insurance companies, and credit card companies.*

Institutions within Home BancShares, Inc.
Centennial Bank
Centennial Insurance Agency, Inc.
Cook Insurance Agency, Inc.
Centennial Bank doing business as giantbank.com
Centennial Bank doing business as Happy State Bank
GoldStar Trust Company
Centennial AL Holdings, Inc.
Centennial NY Holdings, Inc.
Centennial REIT, Inc.
Centennial Capital, Inc.

SUBSTITUTE CHECK POLICY DISCLOSURE

Important Information About Your Account

Word or phrases preceded by a ☐ are applicable only if the ☒ is marked.

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 related to a substitute check that you received and that was posted to your account, please contact us at Centennial Bank, P.O. Box 966 Conway AR 72032 , (888) 372-9788 .

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by 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:

check number, name of person to whom you wrote the check and amount of the check

☒ Unless checked, all oral requests for an expedited re-credit claim must be confirmed in writing within 10 business days.

ELIGIBILITY REQUIREMENTS. This account is designed for employees of Centennial Bank business customers.

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

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 365 days of inactivity.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. We will make internal transfers between these two subaccounts, however, that will have no effect on your account or your ability to use it. See your Account Agreement for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. A $5 service charge per statement cycle will apply for account holders who do not meet eStatement requirements.

CLOSING ACCOUNT FEE. If you close your account within 180 days of opening, you will be charged a $25 fee.

FEES AND CHARGES. 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.

The Schedule of Fees ("Fee Schedule") may also be found on the Centennial Bank website (my100bank.com).

ELIGIBILITY REQUIREMENTS. At least one customer on the account must be age 50 or older.

RATE INFORMATION. Interest rates vary.

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 not 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 statement cycle will be charged after 365 days 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.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. We will make internal transfers between these two subaccounts, however, that will have no effect on your account or your ability to use it. See your Account Agreement for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. CLOSING ACCOUNT FEE. If you close your account within 180 days of opening, you will be charged a $25 fee.

FEES AND CHARGES. 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.

The Schedule of Fees ("Fee Schedule") may also be found on the Centennial Bank website (my100bank.com).

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

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 365 days of inactivity.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. We will make internal transfers between these two subaccounts, however, that will have no effect on your account or your ability to use it. See your Account Agreement for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. A $5 service charge per statement cycle will apply for account holders who do not meet eStatement requirements.

CLOSING ACCOUNT FEE. If you close your account within 180 days of opening, you will be charged a $25 fee.

FEES AND CHARGES. 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.

The Schedule of Fees ("Fee Schedule") may also be found on the Centennial Bank website (my100bank.com).

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	May vary	May vary
2	Equal to or greater than $ 2,500.00 but less than $10,000.00	May vary	May vary
3	Equal to or greater than $10,000.00 but less than $25,000.00	May vary	May vary
4	Equal to or greater than $25,000.00 but less than $50,000.00	May vary	May vary
5	Equal to or greater than $50,000.00 but less than $100,000.00	May vary	May vary
6	Equal to or greater than $100,000.00 but less than $250,000.00	May vary	May vary
7	Equal to or greater than $250,000.00 but less than $999,999,999.99	May vary	May vary

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 not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $ 100.00 to open this account. A service charge of $10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below $500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 365 days 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.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. We will make internal transfers between these two subaccounts, however, that will have no effect on your account or your ability to use it. See your Account Agreement for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. CLOSING ACCOUNT FEE. If you close your account within 180 days of opening, you will be charged a $25 fee.

FEES AND CHARGES. 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.

The Schedule of Fees ("Fee Schedule") may also be found on the Centennial Bank website (my100bank.com).



RATE INFORMATION. Interest rates vary.

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 not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $ 100.00 to open this account. A service charge of $3.00 will be imposed every month if the daily balance on any day of the month falls below $100.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per month will be charged after 730 days 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.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every month. You will be charged $5.00 for each withdrawal in excess of 6 during a month.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. CLOSING ACCOUNT FEE. If you close your account within 180 days of opening, you will be charged a $25 fee.

FEES AND CHARGES. 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.

The Schedule of Fees ("Fee Schedule") may also be found on the Centennial Bank website (my100bank.com).