

**Truth in Savings Disclosure
Diamond Rewards**

A variable tiered rate consumer checking account

This disclosure contains the rules that govern your deposit account as of April 1, 2025.

<p>Rewards</p> <ul style="list-style-type: none"> • 2.00% Annual Percentage Yield* on balances up to \$10,000 • 0.25% interest rate on portions of balances over \$10,000 • 2.00% - 0.41% Annual Percentage Yield* on balances over \$10,000 depending on balance in account • Nationwide ATM fee refunds up to \$20 per qualification cycle (maximum \$4.99 per transaction) <p>When Diamond Rewards qualifications are met during a Monthly Qualification Cycle,</p> <p>(1) balances up to \$10,000 receive Annual Percentage Yield* of 2.00% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in range from 2.00% to 0.41% Annual Percentage Yield depending on the account's balance and</p> <p>(2) you will receive refunds up to \$20 (maximum \$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. If you believe you have not been refunded the correct amount of ATM fees you must contact us within 30 calendar days after the Statement Cycle where the refund was applicable in order to receive a refund.</p> <p>When Diamond Rewards qualifications are <u>not</u> met,</p> <ul style="list-style-type: none"> • all balances earn <u>0.05% Annual Percentage Yield</u> (based on an interest rate of 0.05%); and • ATM fees are <u>not</u> refunded. <p>Interest and ATM fee refunds will be credited to the account on the last day of the current Statement Cycle.</p> <p><i>*Sample calculations for rewards earned on Diamond Rewards are based on an assumed account balance of \$10,000 + \$100,000 and an assumed statement cycle of 31 days. Since any portion of an account balance over \$10,000 earns a lower interest rate when qualifications are met, higher balance accounts may earn a lower compounded Annual Percentage Yield than the examples given.</i></p> <p><i>See Interest Rate & Annual Percentage Yield heading on next page.</i></p>	<p>Qualifications</p> <p>To earn your rewards all of the following transactions and activities must <u>post and settle</u> to your consumer deposit rewards checking account during each Monthly Qualification Cycle, regardless of account balance:</p> <ul style="list-style-type: none"> • At least 12 debit card purchases • Be enrolled in and agree to receive paperless statements • Be enrolled in and log in to online banking or mobile banking <p>Transactions and activities may take one or more Business Days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts and debit card transactions processed by merchants and received by BAC as ATM transactions and purchases made with debit cards issued by someone other than BAC.</p> <ul style="list-style-type: none"> • <u>Business Day</u> means any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day. • <u>Statement Cycle</u> means the period of time for which BAC provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The Statement Cycle ends on the last Business Day of the month. The Statement Cycle begins on the first calendar day following the last Business Day of the month. • <u>Monthly Qualification Cycle</u> is the period of time used for determining rewards eligibility and the account's monthly service charge. This period ends one Business Day prior to the close of the current Statement Cycle with a new Monthly Qualification Cycle beginning the next calendar day. <p>Diamond Rewards Monthly Qualification Calendar A copy of our current Diamond Rewards Monthly Qualification Calendar is provided with account opening disclosures. This document is available at any time through any of our branches and at www.bankbac.com/DiamondRewardsCalendar.</p>	<p>Standard Features</p> <p>The following features are standard on your Diamond Rewards account without the need to meet any qualifications, regardless of account balance:</p> <ul style="list-style-type: none"> • 0.05% Annual Percentage Yield* if qualifications are <u>not</u> met • Unlimited check writing • Online banking with online bill pay • Mobile banking with mobile deposit • Paperless statements • Debit card <p>Minimum Opening Deposit</p> <ul style="list-style-type: none"> • \$100 <p>Monthly Service Charge</p> <ul style="list-style-type: none"> • \$10 <p>How to Avoid a Monthly Service Charge</p> <ul style="list-style-type: none"> • Have 12 debit card purchases post and settle during the Monthly Qualification Cycle -OR- • \$2,500 Average Balance <i>The average balance is determined by adding the ending balance in the account for each day of the Monthly Qualification Cycle and dividing that figure by the number of days in the cycle.</i> <p>Automatic Qualifications & Bonuses A new customer who opens a consumer deposit rewards checking account for the first time may receive the standard rewards (Diamond Rewards or Diamond Rewards Cashback) once without meeting any of the requirements during the initial Monthly Qualification Cycle.</p> <p>This feature is only available to new consumer deposit rewards accountholders one time, one pay out, and will not be honored for accounts that convert between deposit products.</p> <p>The automatic qualifications and/or bonuses feature may be discontinued by the Bank at any time.</p>
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At any time and at BAC's discretion, rates, service charges, qualifications, and rewards may change after account is opened. Fees may reduce earnings.

Overview of Consumer Deposit Rewards Checking Accounts

Consumer deposit rewards checking accounts offered by BAC Community Bank (BAC) are consumer accounts that provide accountholders rewards and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

BAC reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over three consecutive Statement Cycles. If converted, the different checking account may have a different monthly service charge and/or require a different minimum account balance.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks or other debits will be paid after the account is closed. A BAC check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records or held for pick-up at the branch. Upon termination of your account, any optional add-on products / services associated with this account will also be terminated at the same time.

Interest Rate & Annual Percentage Yield

Compounding & Crediting: Interest will be compounded every month. Interest will be credited to your account on the last day of the current Statement Cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue no later than on the business day we receive credit for the deposit of noncash items (for example, checks). Interest paid on such deposits is subject to reversal if the item is not ultimately paid.

- **Business Day:** Any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.
- **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.
- **Annual Percentage Yield:** The Annual Percentage Yield associated with your Diamond Rewards account is documented in the Rewards section above.

Additional Information

This account is not to be used for commercial purposes and there is a limit of one account per social security number / tax identification number. There are no fees to open or close this account. Please refer to your account's *Truth in Savings Disclosure*, our *Personal Deposit Accounts Fee Schedule*, and our *Deposit Account Agreement & Disclosure* for important information and for other fees that may apply. Enrollment in online banking or mobile banking and paperless statements is required to meet some of this account's qualifications. Contact a BAC service representative for additional information, details and enrollment instructions.

Overdraft Protection

BAC offers optional overdraft protection plans to protect you from overdrafts and declined transactions. The following fees are applicable: Overdraft Fee \$33.00 for each item, per each presentment, whether paid or returned (daily maximum of \$132.00 per day); and Savings Overdraft Protection (if you are enrolled) \$8.00 per transfer for each day we transfer available funds. If there are not enough available funds in the enrolled savings account to cover the overdraft you may also receive a \$33.00 Overdraft Fee in addition to the \$8.00 transfer fee. The fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or by other electronic means. BAC reserves the right to require the accountholder to pay an overdraft immediately or on demand. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or if you have too many overdrafts.