

Century Cash - Addendum to Truth in Savings Disclosure

Century Cash is a free, variable rate checking account with no minimum balance that rewards accountholders with interest 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.

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 will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Century Bank and Trust check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Century Cash account, any optional add-on products / services associated with this account will also be terminated at the same time.

Interest Rate & Annual Percentage Yield (APY)

- **Interest Rate & Annual Percentage Yield:** When your Century Cash account qualifications are met during a Monthly Qualification Cycle, Tier 1: An interest rate of 3.45% will be paid on the portion of your daily balance that is less than or equal to \$24,999.99. The annual percentage yield for this tier is 3.50%. Tier 2: An interest rate of 0.249% will be paid on the portion of your daily balance that is greater than \$24,999.99. The annual percentage yield for this tier will range from 3.50% to 0.90%, depending on the balance in the account. When your Century Cash account qualifications are not met, the interest rate paid on the entire balance will be .049% with an annual percentage yield of 0.05%.

Qualifications

To earn your rewards just do the following transactions and activities in your Century Cash account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in Online Banking
- Be enrolled in and agree to receive e-statements

Transactions and activities may take one (1) 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, debit card purchases processed by merchants and received by our bank as ATM transactions, and purchases made with debit cards not issued by our Bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

“Business Day” means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day.

“Monthly Qualification Cycle” means a period beginning one (1) Business Day prior to the first day of the current Monthly Statement Cycle through one (1) Business Day prior to the close of the current Monthly Statement Cycle. If the first day of the month that is a business day falls on a Friday, a weekend or on a Monday that is not a business day, then the Monthly Qualification Cycle means a period beginning one (1) Business Day prior to the first day of the current Monthly Statement Cycle through two (2) Business Days prior to the close of the current Monthly Statement Cycle.

“Monthly Statement Cycle” means the period of time for which Century Bank and Trust provides a summary of the financial activities and transactions that post and settle to the accountholder’s account.

Rewards

When Century Cash qualifications are met during a Monthly Qualification Cycle,

(1) an interest rate of 3.45% will be paid on the portion of your daily balance that is less than or equal to \$24,999.99 and the annual percentage yield for this tier is 3.50%. An interest rate of .249% will be paid on the portion of your daily balance that is greater than \$24,999.99 resulting in annual percentage yield for this tier ranging from 3.50% to .90%, depending on the account’s balance and

(2) reimbursements (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When Century Cash qualifications are not met, the interest rate paid on the entire balance will be 0.049% with an annual percentage yield of 0.05% and ATM fees are not refunded.

Interest and ATM fee reimbursements will be credited to the account on the last day of the current Monthly Statement Cycle. APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$125,000.

Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account’s rewards. Rewards less than a penny cannot be distributed.

Century Cash When Linked To Century Saver: When linked to Century Saver, and your Century Cash account’s qualifications are met during a Monthly Qualification Cycle, interest rate

of 3.45% will be paid on the portion of your daily balance in your Century Cash account that is less than or equal to \$24,999.99 and the non-compounding annual percentage yield* for this tier is 3.50%. An interest rate of .249% will be paid on the portion of your daily balance in your Century Cash account that is greater than \$24,999.99 resulting in non-compounding annual percentage yield for this tier ranging from 3.50 % to .90%, depending on the account's balance.

If your Century Cash account qualifications are not met, the interest rate paid on all balances in your Century Cash account will be .049% with a non-compounding annual percentage yield of .05% and ATM fees are not refunded. Actual interest amount paid may be less than advertised Century Cash APY if represented without a linked Century Saver account because of non-compounding.

Interest and ATM fee reimbursements will be credited to your Century Cash account on the last day of current Statement and are automatically transferred to the linked Century Saver account within one day. *

Interest in Century Cash does not compound because it is automatically transferred to the Century Saver account. Note: Automatic transfer may cause an overdraft to your Century Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$125,000. Rates and rewards are variable and at our discretion may change after account is opened without notice to you. Fees may reduce earnings. No minimum balance is required to earn or to receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information

This account is not to be used for commercial purposes and there is a limit of one (1) account per social security number.

There are no fees to open or close this account. There are no recurring monthly service charges associated with this account. If the account is closed, you will forfeit any rewards that have not been credited to your account.

See accompanying schedule of Common Features for fees that may apply to this account.

Enrollment in electronic services (e.g. online banking, electronic statements) may be required to meet some of this account's qualifications.

Mobile Deposit Capture Limitations:

- Daily deposit limit is \$1,500
- Monthly deposit limit is \$7,500
- Daily number of deposits is 5
- Monthly number of deposits is 20

Contact a Century Bank and Trust service representative for additional information, details and enrollment instructions. Member FDIC.