

Summary of Changes

Page 1 of 1

Change in Personal Service Fees	Effective November 1, 2023	Amount Before Update
Bill Payment / Online Transfer		
Online Account to Account External Transfer.....	\$1.00/each	\$1.50/each
Online Account to Account External Next Day Transfer	\$5.00/each	Not Available
Safe Deposit Box		
Drilling Fee	Varies (\$250-\$500)	\$200

Changes in **Deposit Account Agreement & Disclosure**, effective November 1, 2023:

- Grammatical changes and clarifications of your rights and responsibilities
- Edits and new content:
 - Page 1 Introduction > Telephone Calls: Calling, Monitoring and Recording
 - Page 9 ACH Items and Wire Transfers > Business Deposit Accounts
 - Page 10 Preventing Fraud
 - Page 11 Preventing Fraud > Statements and Responsibility to Review
 - Page 11 Preventing Fraud > Opening a New Account
 - Page 12 Preventing Fraud > Business Insurance
 - Page 15 Electronic Fund Transfers > Electronic Banking Disclosures
 - Page 16 Electronic Fund Transfers > Documentation, Receipts and Account Statements
 - Page 17: Electronic Fund Transfers > Pre-Authorized Payments