

Summary of Changes

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The following layout changes have been made to this document.

- The Table of Contents and Introduction have been structured as individual pages.
- The Definitions and Personal Deposit Accounts Overview have been combined and moved to the pages just before the Personal Service Fees section.
- Throughout this document, the acronym APY has been replaced with the full term “Annual Percentage Yield” wherever it appeared.
- Page numbers and section cross-references have been revised to match this update.

The following content changes are noted using the new page location based on the layout changes.

- **Introduction** (page 3)
The paragraph describing the provision of personal deposit accounts at BAC Community Bank has moved from the former “Overview” to this page.
- **Kasasa® Frequently Asked Questions** (pages 6-7)
The explanation of the limits on the number of withdrawals from a **Kasasa® Saver** account, and the corresponding footnote, reflect the simplified “Transaction Limitations” definition on page 14.
- **Select Deposit Accounts** (page 9)
The explanation of the limits on the number of withdrawals from a **Select Savings** or **Select Money Market** account reflects the simplified “Transaction Limitations” definition on page 14.
- **Minor Deposit Accounts** (page 11)
The explanation of the limits on the number of withdrawals from a **Minor Savings** account reflects the simplified “Transaction Limitations” definition on page 14.
- **Minor Deposit Accounts Frequently Asked Questions** (pages 12-13)
The minor’s age range has been changed from 14-17 to 13-17.

The explanation of the limits on the number of withdrawals from a **Minor Savings** account reflects the simplified “Transaction Limitations” definition on page 14.
- **Personal Deposit Accounts Definitions & Terms** (pages 14-15)
GENERAL ACCOUNT DEFINITIONS have been integrated into the top portion of this section.

SAVINGS & MONEY MARKET ACCOUNTS has updated the definition of “Transaction Limitations”.

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Changes to Accounts

	Effective August 1, 2024	Detail Before Update
Select Checking (page 8) <ul style="list-style-type: none"> Minimum Opening Deposit 	\$50	\$25
Select Savings and Select Money Market (page 9) <ul style="list-style-type: none"> Name of fee changed to more clearly identify related activity 	Excess Withdrawal Fee	Excess Activity Fee
Select Money Market (page 9) <ul style="list-style-type: none"> Check Writing changed to more clearly identify related activity..... 	Limited as outlined below.	Limited - See Excess Activity / Transaction Limitations below.
Teen Checking (page 11) <ul style="list-style-type: none"> Age Requirement changed to include all teens..... 	13-17	14-17

Changes in Personal Service Fees

	Effective August 1, 2024	Detail Before Update
Checking Account Inactivity and Escheatment <ul style="list-style-type: none"> Fee description clarified..... (Since this fee is not assessed for escheating funds, the note below this entry has been removed to avoid confusion.) 	Escheatment Notification Fee	Escheatment Fee
Returned Deposited Items (section and fees have been removed)	No longer charged	See prior disclosure for details
Statements <ul style="list-style-type: none"> Hold Statement (fee has been removed)..... 	No longer offered	\$5/statement per month
Wire Transfers <ul style="list-style-type: none"> Wire, Special Handling (explanation of service fee simplified) Wire, Telephone Notification (fee has been removed) Wire, Email Advice (fee has been removed) 	This fee is assessed when a wire is not processed in-branch. No longer charged No longer charged	This fee is assessed when a wire is processed using non-standard procedures to accommodate a customer's request. \$5/each \$5/each

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Changes in **Deposit Account Agreement & Disclosure**, effective August 1, 2024:

- Grammatical and punctuation changes for clarity.
- Edits and new content:
 - Page 3 Paperless Statements
 - Page 3 Paperless Statements > Accessing Paperless Statements
 - Page 4 Transactions > Deposits
 - Page 5 Transactions > Deposits > Deposited Items Returned
 - Page 6 Transactions > Withdrawals > Transaction Limitations and Excess Withdrawal Fees
 - Page 7 Stop Payment Orders > Duration
 - Page 14 Electronic Fund Transfers > Mobile Banking and Online Banking Transfers
 - Page 14 Electronic Fund Transfers > Mobile Deposits
 - Page 14 Electronic Fund Transfers > Debit Card Use
 - Page 15 Electronic Fund Transfers > Consumer Liability for Transactions Covered by Regulation E