

**Truth in Savings Disclosure**  
**Diamond Rewards Saver with Diamond Rewards**  
**or**  
**Diamond Rewards Saver with Diamond Rewards Cashback**

This disclosure contains the rules that govern your deposit account as of April 1, 2025 and is organized into two (2) parts:

- Information that is common to both your Diamond Rewards Saver and your Diamond Rewards account or Diamond Rewards Cashback account
- Information that is unique to your Diamond Rewards and Diamond Rewards Saver accounts or your Diamond Rewards Cashback and Diamond Rewards Saver accounts, depending on whether or not you have linked the two accounts.

Please see the two (2) Sections below for a complete Diamond Rewards Saver *Truth In Savings Disclosure*.

**Section 1: Information Common To Your Diamond Rewards Saver & Diamond Rewards or Diamond Rewards Saver & Diamond Rewards Cashback Accounts<sup>1</sup>**

The following information applies whether or not your Diamond Rewards or Diamond Rewards Cashback checking account is a stand-alone account or if you have a linked Diamond Rewards Saver account.

**Account Descriptions**

**Diamond Rewards Saver** is a variable tiered rate consumer deposit savings that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Diamond Rewards or Diamond Rewards Cashback checking account during each Monthly Qualification Cycle. (Requires a linked Diamond Rewards or Diamond Rewards Cashback checking account.) We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle. Your Diamond Rewards Saver account interest will be compounded every month. Interest will be credited to your Diamond Rewards Saver 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.

**Transaction Limitations:** Savings accounts are designed to help households set aside and save funds as needed. These accounts are not transaction accounts therefore no more than 6 withdrawals of any type are permitted during your monthly Statement Cycle.

If you regularly exceed 6 withdrawals of any type during a Statement Cycle, BAC Community Bank may convert your savings into a checking account or may close your account.

There are no limits on the number of deposit transactions.

**Diamond Rewards** is a variable tiered rate consumer checking account that rewards accountholders with interest and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles. See our current Deposit Rate Schedule and Section 2 of this *Truth In Savings Disclosure* for additional details about your Diamond Rewards.

**Diamond Rewards Cashback** is a variable rewards consumer checking account that rewards accountholders with Cashback on their debit card purchases and nationwide ATM fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycles. See Section 2 of this *Truth In Savings Disclosure* for additional details about your Diamond Rewards Cashback.

**Account Balances and Monthly Service Charges**

These accounts have a minimum opening deposit requirement and monthly service charges that can be avoided through account activity or average balances as noted below.

	Diamond Rewards	Diamond Rewards Cashback	Diamond Rewards Saver
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100
<b>Monthly Service Charge</b>	\$10	\$7.50	\$3
<b>How to Avoid a Monthly Service Charge</b>	Have 12 debit card purchases post and settle during the Monthly Qualification Cycle -OR- \$2,500 Average Balance	Have 12 debit card purchases post and settle during the Monthly Qualification Cycle -OR- \$2,500 Average Balance	Be enrolled in Paperless Statements -OR- \$400 Average Balance

*The average balance is determined by adding the ending balance in the account for each day of the Monthly Qualification Cycle (Diamond Rewards and Diamond Rewards Cashback) or Statement Cycle (Diamond Rewards Saver) and dividing that figure by the number of days in the cycle.*

## Account Qualifications

To earn your rewards all of the following transactions and activities must post and settle to your Diamond Rewards or Diamond Rewards Cashback account during each Monthly Qualification Cycle, regardless of account balance:

- At least 12 debit card purchases
- Be enrolled in and agree to receive paperless statements
- Be enrolled in and log into online banking or mobile banking

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 and debit-card transactions processed by merchants and received by BAC Community Bank (BAC) as ATM transactions and purchases made with debit cards issued by someone other than BAC.

- **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.
- **Statement Cycle** 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. It is also used to determine the Diamond Rewards Saver account's monthly service charge. 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.
- **Monthly Qualification Cycle** is the period of time used for determining rewards eligibility and the Diamond Rewards checking (Diamond Rewards or Diamond Rewards Cashback) 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.

## 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](http://www.bankbac.com/DiamondRewardsCalendar).

## Automatic Qualifications and 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. 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.

The automatic qualifications and/or bonuses feature may be discontinued by the Bank at any time.

## Purpose and Expected Use of Account

This Diamond Rewards or Diamond Rewards Cashback account offered by BAC 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 attached Diamond Rewards or Diamond Rewards Cashback 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 Diamond Rewards or Diamond Rewards Cashback 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 (3) consecutive Statement Cycles. The linked Diamond Rewards Saver account will also be converted or closed if the Diamond Rewards or Diamond Rewards Cashback account is converted or closed. If converted, the different checking and/or savings 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.

### Additional Information

You must have a Diamond Rewards or Diamond Rewards Cashback account in order to open a Diamond Rewards Saver account, and the Diamond Rewards or Diamond Rewards Cashback account must remain open throughout the period that you hold the Diamond Rewards Saver account. In the event that you or we close your Diamond Rewards or Diamond Rewards Cashback account, your Diamond Rewards Saver account will be closed as well.

These accounts are not to be used for commercial purposes and there is a limit of one (1) consumer deposit rewards checking and one (1) linked Diamond Rewards Saver per social security number / tax identification number. There are no fees to open or close these accounts. Please refer to your *Deposit Account Agreement & Disclosure* for important information and the *Personal Deposit Accounts Fee Schedule* for other fees that may apply. Enrollment in online banking or mobile banking and paperless statements is required to meet some of the rewards 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.

## Section 2: Information Unique To Your Individual Consumer Deposit Rewards Accounts<sup>1</sup>

### ***Diamond Rewards Saver linked to Diamond Rewards account:***

Interest earned in your Diamond Rewards account is automatically transferred to your Diamond Rewards Saver. ATM fee refunds earned in your Diamond Rewards account are automatically credited to your Diamond Rewards Saver.

When Diamond Rewards qualifications are met during a Monthly Qualification Cycle,

- **Diamond Rewards:**
  - (1) Balances in your Diamond Rewards account up to \$10,000 receive Annual Percentage Yield<sup>2,3</sup> of 1.98% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of the balance over \$10,000, resulting in range from 1.98% to 0.25% Annual Percentage Yield<sup>2,3</sup> depending on the account's balance, and
  - (2) Account will receive refunds up to \$20 (\$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 reimbursed the correct amount of ATM fees you must contact us within thirty (30) calendar days after the Statement Cycle where the refund was applicable in order to receive a refund.
- **Diamond Rewards Saver:** Balances in your Diamond Rewards Saver account up to \$10,000 receive Annual Percentage Yield<sup>2,3</sup> of 0.50% (based on an interest rate of 0.50%); and balances over \$10,000 earn 0.25% interest rate on the portion of the balance over \$10,000, resulting in range from 0.50% to 0.27% Annual Percentage Yield<sup>2,3</sup> depending on the account's balance.

### Rewards Distribution & Crediting

- Interest will be credited to your Diamond Rewards account on the last day of your current Statement Cycle and automatically transferred to your Diamond Rewards Saver on the first day of the following Statement Cycle.
- ATM fee refunds from your associated Diamond Rewards account will be credited to your Diamond Rewards Saver account automatically on the last day of the current Statement Cycle.
- This automatic transfer may cause an overdraft to your Diamond Rewards account, if the respective account's balance is less than the transferred amount when transfer occurs.

When Diamond Rewards qualifications are NOT met during a Monthly Qualification Cycle,

- (1) all balances in your Diamond Rewards and your Diamond Rewards Saver account earn 0.05% Annual Percentage Yield<sup>2,3</sup> (based on an interest rate of 0.05%) and
- (2) nationwide ATM fees are not refunded.

***Diamond Rewards Saver linked to Diamond Rewards Cashback account:***

Rewards earned in your Diamond Rewards Cashback account are automatically credited to your Diamond Rewards Saver.

When Diamond Rewards Cashback qualifications are met during a Monthly Qualification Cycle,

- **Diamond Rewards Cashback:**
  - (1) you will receive 3.00% Cashback on up to a total of \$250.00 debit card purchases that post and settle to the account during that Monthly Qualification Cycle up to a maximum Cashback earned of \$7.50, and
  - (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 reimbursed the correct amount of ATM fees you must contact us within thirty (30) calendar days after the Statement Cycle where the refund was applicable in order to receive a refund.
- **Diamond Rewards Saver:** Balances in your Diamond Rewards Saver account up to \$10,000 receive Annual Percentage Yield<sup>2,3</sup> of 0.50% (based on an interest rate of 0.50%); and balances over \$10,000 earn 0.25% interest rate on the portion of the balance over \$10,000, resulting in range from 0.50% to 0.27% Annual Percentage Yield <sup>2,3</sup> depending on the account's balance.

Rewards Distribution & Crediting

- Cashback reward from your associated Diamond Rewards Cashback account will be credited to your Diamond Rewards Saver account automatically on the last day of your current Statement Cycle.
- ATM fee refunds from your associated Diamond Rewards Cashback account will be credited to your Diamond Rewards Saver account automatically on the last day of current Statement Cycle.

When Diamond Rewards Cashback qualifications are NOT met during a Monthly Qualification Cycle,

- **Diamond Rewards Cashback:**
  - (1) you will not receive Cashback on debit card purchases, and
  - (2) nationwide ATM fees are not refunded
- **Diamond Rewards Saver:** All balances in your Diamond Rewards Saver account earn 0.05% Annual Percentage Yield<sup>2,3</sup> (based on an interest rate of 0.05%)

<sup>1</sup>Interest rates and rewards are variable. At any time and at the discretion of BAC Community Bank interest rates, service charges, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to Personal Deposit Accounts Fee Schedule for additional information. See our current Diamond Rewards Monthly Qualification Calendar available from any branch or online at [www.bankbac.com/DiamondRewardsCalendar](http://www.bankbac.com/DiamondRewardsCalendar).

<sup>2</sup>Information and Annual Percentage Yields are accurate as of 4/1/2025. When linked to Diamond Rewards Saver, the interest in the Diamond Rewards account does not compound in the account since it is transferred into the Diamond Rewards Saver account. The Diamond Rewards Saver Annual Percentage Yields may be less than the Diamond Rewards Annual Percentage Yields.

<sup>3</sup>Sample calculations for rewards earned on Diamond Rewards and Diamond Rewards Saver accounts are based on an assumed account balance of \$10,000 + \$100,000 and an assumed statement cycle of thirty-one (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.