



WELCOME GUIDE

Hello, RiverWood Bank

National Bank 
of Commerce

Member FDIC

Make more possible.®

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Welcome to National Bank of Commerce

Hi, I'm Brad Roden, the CEO of National Bank of Commerce, and I am pleased to welcome you to our community bank.

We're currently celebrating 90 years of service. Founded in 1934, we've been committed to keeping local dollars local, as well as expanding our ability to make more possible for the customers and communities we serve. We've created this welcome guide not only as a way to provide you with detailed answers to the questions you might have, but also as a way to demonstrate who we are and why we're so passionate about our mission.

We are dedicated financial professionals who live and work in the same community you call home. Your success and growth is ours. By joining forces with RiverWood Bank, we have the opportunity to provide you with comprehensive products and superior services, as well as more lending power to turn your dreams into reality.

As you'll no doubt learn throughout the following pages our united team is eager to get to work for you. If you have questions at any time, please don't hesitate to reach out to anyone in this guide.

Thank you for your commitment to keeping local dollars local, and for helping us make even more possible.

Sincerely,

A handwritten signature in black ink, reading "Bradley D. Roden". The signature is fluid and cursive.

BRADLEY D. RODEN

CEO of NBC

President & CEO of NATCOM Bancshares, Inc.

90 years of making more possible



April 16, 1934

Union National Bank of Superior opens for business.

February 1934

The bank that would become NBC is chartered as Union National Bank of Superior.

December 1935

Union National Bank of Superior purchases the American Exchange Bank.



1940

Union National Bank of Superior changes their name to National Bank of Commerce.

September 1972

NBC purchases Poplar State Bank, establishing new branches in Poplar and Solon Springs, WI.

1979

NBC begins construction on their flagship Superior location at 1127 Tower Avenue.

1930


1940

1950

1960

1970

1980



1980

NBC moves into the Tower Avenue flagship location.

2000

NBC opens their first location outside Wisconsin at 1314 E Superior St in Duluth, MN.

1998

In order to ensure future growth, NBC establishes a holding company — NATCOM Bancshares, Inc.

March 2003

NBC opens a Superior - Midtown location at 2822 Tower Ave.

December 2004

NBC opens a Hermantown location at 4105 Richard Ave.

November 2008

Community Bank joins NBC, uniting the two banks and their staff.

2019

Republic Bank joins NBC.



2024

RiverWood Bank joins NBC, creating a local bank with the lending power to make even more possible.



Conversion Timeline

By Amanda Arbic, AVP – Deposit Operations Director

In our efforts to make this transition as seamless and simple as possible, we want to make sure you have all the details on what is changing, and when.

As always, if you have questions about anything, please reach out to us at welcome@nbcbanking.com.

Note: Any item marked with a ☐ requires your action

Wednesday, January 22, 2025

ATM and Debit Cards

- RiverWood Bank customers with a current, active ATM or debit card will receive their new NBC ATM or debit card by this date.
- ☐ If your card has not arrived by **January 22**, please contact NBC at 877.922.3445.
- Mailers with instructions for customizing your PIN will be received around the same time as your new cards, but in a different mailing for security purposes.

Online and Mobile Banking

- ☐ If you do not use or know your current RiverWood Bank ID, please contact 877.922.3445 prior to **Friday, January 24**.

Friday, January 24, 2025

Online and Mobile Banking

- Do not initiate any online banking transfers **after 3 pm** as we work through the conversion.
- Access to RiverWood Bank online & mobile banking will be disabled **at 4 pm**. You will be able to access NBC's online & mobile banking **Monday, January 27 after 8 am**.

Bank Statements

- Your final statement from RiverWood Bank will include transactions through **7 pm on Friday, January 24**. Transactions after this day will appear on your new NBC bank statements.
- If you were receiving electronic statements from RiverWood Bank, your NBC statements will be delivered electronically through our online banking system.

NBC iPay (Bill Pay)

- RiverWood Bank online banking will be disabled on **Friday, January 24 at 4 pm**.
- All payments scheduled to be processed after **January 24** will be converted and processed through the NBC iPay system.
- NBC processes payments on a due date model. This means that you select the due date when setting up a bill payment versus the scheduled date you are currently used to with RiverWood Bank.
- NBC uses direct check. This means if your bill payment is submitted as a check, it will clear your account as soon as it's been processed by the payee.
- If your bill payment is processed using an ACH (electronic payment) it will be debited from your account on the scheduled due date.

ATM and Debit Cards

- During the conversion weekend, there may be times your ATM receipts will not show an updated balance. ATM receipts will display your accurate balance again by the end of the day on **Monday, January 27**.

Monday, January 27, 2025

ATM and Debit Cards

- Activate your new NBC ATM or debit card any time **after 6 am**. You can begin using your new NBC ATM or debit card immediately after activation.
- Change your PIN at any ATM machine, by calling the 800 number listed in the PIN mailer, or by visiting a Personal Banker.
- **After Monday, January 27**, your RiverWood Bank ATM or debit card will no longer work. Properly destroy your former RiverWood Bank ATM or debit card by cutting or shredding.
- If you use your debit card for automatic payments from your account (e.g. monthly memberships, recurring bills or expenses, etc) you must provide your new debit card number to those businesses.
- Standard ATM and debit card limits are \$1,500 for purchases and \$500 for ATM withdrawals. Limits are subject to available account balances.

NBC iPay (Bill Pay)

- NBC iPay will be available through nbcbanking.com or the NBC – Mobile app **after 8 am on Monday, January 27**.

Online and Mobile Banking

- Your RiverWood Bank online banking username and password will remain unchanged.
- Visit nbcbanking.com > click *Login* > enter your old RiverWood Bank username and password.
- Download the NBC – Mobile app from your respective app store.

Mobile Deposits

- Mobile deposits through nbcbanking.com or the NBC – Mobile app will be available **after 8 am**.
- Log in to online banking > select *Deposit Check* > review and *Accept* the Terms and Conditions. Within three business days, you will receive a confirmation of approval via email.

After Monday, January 27, 2025

Checks, Withdrawals, and Deposit Slips

- Continue to use your existing RiverWood Bank supply that you may have on hand. When you place your next check order at any of our offices, it will be with the updated routing number. If you order checks from another supplier, be sure to update the bank name and routing number to 091800028 with your existing account number.

Automatic ACH Transactions

- NBC will take care of updating the routing number on your current automatic payments and deposits, such as payroll or recurring debits. For automatic payments you set up going forward, please use the routing number 091800028 with your existing account number.

Loans

- Existing loan terms will remain unchanged.



Stronger as One

Bart Taylor, SVP – Chief Mortgage Banking Officer
Eric Albrecht, EVP – President

Whether you have a personal account or your entire business with us, we want to thank you for your commitment to banking local. A deposit made at either of our banks has always been an investment in our region, **and that will not change.**

NBC's acquisition of RiverWood Bank presents an exciting opportunity for our customers and our community, and it provides us all with the chance to make even more possible, together.

What's New?

Locations:

After account conversion, you will have access to any of our 21 locations across Minnesota and Wisconsin.

Products and Services:

A wider range of products and services aimed at providing a positive and comfortable banking experience for all.

Tech Upgrades:

There's additional updates to technology services like e-signatures, loan and account application processes, computer systems, and more.

Hours:

RiverWood Bank hours have changed at some locations, please refer to NBC's website for current branch hours.

Account Materials:

Checks, deposit slips, and endorsement stamps can be used for 2-3 years before transitioning them to the NBC routing number.

Policies and Procedures:

There may be some company policy and procedure changes to come with the closing and transition. However, we are all here to work hard and make the transition as smooth as possible to all customers and associates alike for both banks.

Statement Cycles:

Your NBC statement cycle is the last day of the month.

What's Not?

The level of care and service we offer to our customers will remain strong and unchanged. Customers will still see familiar faces who will be eager and ready to help guide them through the upcoming changes.

The most important thing we want our customers to know is that they are what keep us going each day and we will be alongside them every step of this exciting new journey!

Personal Banking



This Bank's Got Your Back

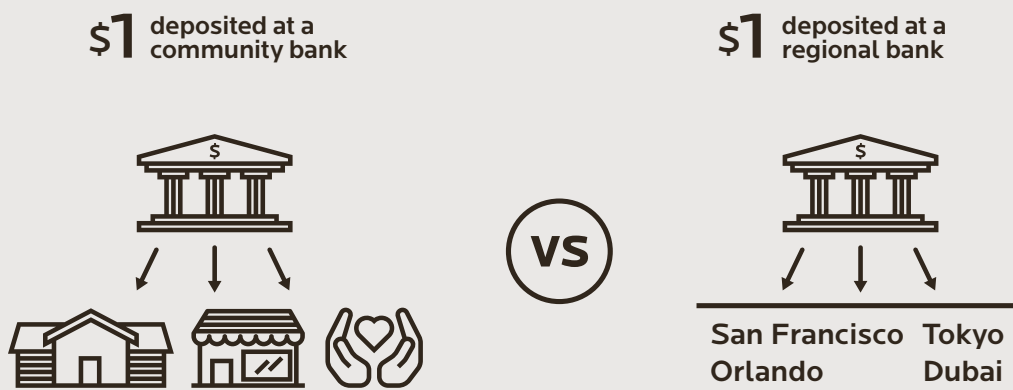
With the personal finance features you need and access you want, we like to think NBC is less one-size-fits-all and more your-size-fits-you.

In 90 years of serving this region, we've learned that success doesn't come without support. That's why our suite of personal banking products are fully customizable to give you everything you need, and nothing you don't.

We offer:

- Four tiers of **checking accounts** with online and mobile access
- Multiple **savings account options**, all with competitive rates and lower fees
- A complete suite of **CD & IRA options** to fit your savings strategy
- **Personal loans** with flexible repayment terms, competitive rates, and local credit decisions
- **Credit card options** with great rates, rewards, and cash back
- **21** convenient locations, **40,000** nationwide surcharge-free ATMs

The dollars you deposit at NBC are reinvested into your community.





For me, banking is personal

By Stephanie Cummings, SVP – Chief Retail Banking Officer

As the Chief Retail Banking Officer, my role is to serve our customers and help them achieve their financial goals and dreams. To me, banking is about service and relationships, and I'm excited about our combined ability to serve you even better than before.

We offer several checking accounts, savings tools, and credit solutions to serve our personal banking customers. Plus, we offer conveniences like 24-hour access to your accounts through our online and mobile services.

Our personal banking products offer flexibility and convenience that give you the access and service you need at home or on the go. Our ATM/debit card service is the surcharge-free MoneyPass® network, which offers more than 40,000 ATMs nationwide.

Our years of experience, dedicated associates, and fantastic products and services will help us deepen our relationship with you and improve our already wonderful customer service.

Personal Checking Accounts

Choose from a variety of checking accounts to fit your needs, all with the same access to convenient online and mobile banking tools to help you stay on top of your finances. Now, checking is in your control.

If your RiverWood Bank checking account was:

- Free & Easy Checking

It will now become:

Simple Choice Checking

Simple Choice

Included in this Account:

- Online banking
- MoneyPass ATM network
- Finance360 (aggregator)
- Debit or ATM card
- NBC iPay (Bill Pay)
- 24-hour telephone banking

Choice of Statement Delivery

- eStatements (no charge) or paper statements without check images \$3/month

If your RiverWood Bank checking account was:

- Convenient Interest Checking
- Platinum Interest Checking

It will now become:

Choice+ Checking

Choice+ Checking

Included in this Account:

- All the benefits of Simple Choice Checking
- Interest bearing
- Two boxes of standard checks per year
- \$10 safe deposit box discount

Choice of Statement Delivery

- eStatements or paper statements (check images upon request)

If your RiverWood Bank checking account was:

- ELITE 50 Checking

It will remain unchanged, but with the name:

Choice50

Choice50

Included in this Account:

- All the benefits of Choice+ Checking
- Two boxes of standard checks per year
- No fee for cashier's checks and money orders

Choice of Statement Delivery

- eStatements or paper statements (check images upon request)

Personal Savings Accounts

At National Bank of Commerce, we know it's never too early to open a savings account. While checking is also important, we believe strongly in the need to save for the short-term and the long. That's why National Bank of Commerce provides a wealth of ways to save money for maximum flexibility. With the help of your friendly neighborhood bank, NBC, you can enjoy the deep satisfaction that comes from being prepared for your future.

Statement Savings

Back to basics.

Popular account for those who want to save for the unexpected without the restrictive higher minimum balance.

Features

- \$50 minimum daily balance to avoid a service charge
- Interest bearing
- Sweep option available

If your RiverWood Bank savings account was:

- STATEMENT Savings

It will now become:

Statement Savings

Money Market Savings

Access meets higher interest

Tiered interest rates with easy access to your funds and a low minimum balance.

Features

- \$1,000 minimum daily balance to avoid a service charge
- Competitive tiered interest rates
- Sweep option available
- Preauthorized transfers limited to six per month

If your RiverWood Bank savings account was:

- MONEY MARKET Savings
(conversion date balance below \$30,000)

It will now become:

Money Market Savings

Premium Money Market Savings

The best return, the most options

\$25,000 minimum opening balance, premium tiered rates with added benefits and flexibility.

Features

- \$25,000 minimum daily balance to avoid a service charge
- Competitive rate tiers at \$50,000 and \$100,000
- Sweep option available
- Preauthorized transfers limited to six per month

If your RiverWood Bank savings account was:

- MONEY MARKET Savings
(conversion date balance \$30,000 and above)
- HIGH YIELD MONEY MARKET Savings

It will now become:

Premium Money
Market Savings

If your RiverWood Bank account is the following, it will remain unchanged:

- Consumer High Yield Money Market
- Intro Consumer HY MMKT

Business Banking



Let's Get To Work

Innovative products and unparalleled support — from one local business to another.

Protect your business, grow your revenue, and secure your future with our suite of innovative services plus smart, affordable solutions whether you're just getting started or looking to expand.

We offer:

- Three tiers of **business checking accounts** with cash management and merchant card services
- A full suite of **business lending products** that put you in control of your future
- Multiple **business savings options** to get the cash flow management power you need to run your business effectively
- The same robust **treasury management services** as national banks, but with local pricing and a personal touch
- **Business credit cards** with the flexible support you need to grow and succeed
- A robust list of **services and tools**, including innovative **mobile banking** solutions and **fraud detection**
- **Merchant card processing** with competitive monthly fees and advanced tools

"NBC has really helped us grow as a company. They have always been there in times of need and have provided guidance to expand."

-IRACORE INTERNATIONAL LLC

Hibbing, MN



I want to help you succeed

By Bruce Kennedy, SVP – Commercial Market Lead

When our family moved to the Brainerd Lakes Area in 2007, I left my employment at a large national bank to join a much smaller organization. At the time, I'm not even sure I understood what it really meant to work for a "community bank."

The years since I made that change have been very rewarding. I realized what a difference a local, community bank can make to the businesses and individuals we take care of. Providing good customer service presents itself in many different

ways, but it all comes back to the associates genuinely caring about our customers and the communities we live in.

The associates at RiverWood Bank have all had a chance to meet and interact with the management team at NBC and the message we hear is very familiar. The cultures of these two organizations are so similar that it will be business as usual for the people we currently serve.

Business Checking

We offer a wealth of business checking options, plus the support and guidance you need to succeed, all in tune with the demands and pace of local businesses.

Business Checking

Consistent, dependable performance.

The more you bank, the more you benefit—earnings credit, cash management and more.

Features

- Available to all businesses
- Free business debit card
- Free online banking
- Sweep options
- Cash management services available
- Merchant card services available
- Remote Deposit Capture available
- \$12 monthly maintenance fee
- Earnings credit can offset service charges including monthly maintenance fee
- NBC iPay (Bill Pay)
- Service charges are based on activity/volume

Business Checking 100

Lots of options.

You're in control of your business.
And now, your banking.

Features

- Available to all businesses
- Free business debit card
- Free online banking
- Sweep options
- 100 items free (.25/item over 100)
- Non-interest bearing
- Cash management services available
- Merchant card services available
- Remote Deposit Capture available
- \$7.50 monthly maintenance fee with eStatement (\$10 with paper statement)
- NBC iPay (Bill Pay)
- Service charges are based on activity/volume

Advantage Business Checking

Did someone say 'interest'?

An interest bearing account for qualified sole proprietorships. Interest is calculated on your collected balance and credited to the account monthly.

Features

- Free business debit card
- Free online banking
- Sweep options
- Designed for sole proprietors
- Earns a competitive interest rate
- Cash management services available
- Merchant card services available
- Remote Deposit Capture available
- \$12 monthly maintenance fee
- NBC iPay (Bill Pay)
- Service charges are based on activity/volume

Business Debit Card

Get control of your purchases. Finally.

The convenient way to make business purchases.

Features

- No monthly maintenance fee
- Flexibility to issue cards to your employees with specific levels of access and withdrawal limits

If your RiverWood Bank account was:

- Business Platinum Checking

It will now become:

Business Checking

If your RiverWood Bank account was:

- Business Interest Checking
- MN Trust RE

It will now become:

Advantage Business Checking

If your RiverWood Bank account was:

- Business Money Market Savings

It will now become:

Business Money Market Savings

If your RiverWood Bank account was:

- Business Statement Savings

It will now become:

Business Statement Savings

If your RiverWood Bank account is the following, it will remain unchanged:

- Free & Easy Business Checking
- BUSINESS HIGH YIELD MMKT
- INTRO BUSINESS HYMM

Business Savings

Account options to make business savings simple, all with the cash flow management power you need to run your business effectively.

Business Statement Savings

The workhorse.

Our most popular account for businesses that want to save for the unexpected without the restrictive higher minimum balance.

Features

- \$200 minimum daily balance to avoid a service charge
- Earns competitive interest rates
- Sweep options available

Business Money Market Savings

Did someone say 'interest'?

Tiered interest rates with easy access to your funds and a low minimum daily balance.

Features

- \$1,000 minimum daily balance to avoid a service charge
- Earns competitive tiered interest rates
- Preauthorized transfers limited to six per month
- Sweep options available

Business Lending

At National Bank of Commerce, our suite of business credit and lending products put you in the ultimate control. Whether you're dealing with a short-term cash flow management issue or looking to seize the opportunity to expand, our business lending process moves at the speed of business. Because NBC is a local community bank, every decision we make is made right here so you'll have better command and control of your business finances to be successful over the long haul.

Term Loans

Smart and steady.

Competitive rates and repayment terms. An excellent source of funds for purchasing equipment and other fixed assets.

Features

- Competitive fixed or variable interest rates
- Competitive repayment schedules
- Terms up to ten years based on business needs
- Secured or unsecured options

Lines of Credit

Here for the unexpected.

Available to help you meet your short term funding needs, such as seasonal cash flow issues or unexpected opportunities.

Features

- Interest-only payments
- Competitive variable rates
- Annual renewal
- Secured or unsecured options

Letters of Credit

When it's time to grow.

Guarantee of payment to help you transact business with companies with whom you have limited credit history.

Features

- Up to two-year term
- 1% fee per year
- Secured or unsecured options

Real Estate Loans

When it's time to expand.

Flexible options to help you finance warehouse, manufacturing facility, professional office, retail, and wholesale spaces

Features

- Competitive fixed or variable interest rates
- Term up to five years for fixed rate option
- Up to 20 year amortization
- Secured by commercial real estate property

Professional Practice Financing

Industry expertise.

Customized loan packages to meet your unique practice needs; including practice start up, expansion/acquisition, equipment financing, commercial real estate, working capital, remodel/relocation financing, or simply refinancing existing debt.

Features

- Competitive fixed or variable interest rates
- Flexible repayment period
- Terms up to ten years based on business needs

Agency Lending

Smart, affordable solutions for small business.

Small Business Administration (SBA)

- SBA Preferred Lender
- Down payment as low as 10%
- Low monthly payments with up to 25-year amortizations available
- Visit www.sba.gov for more info

United States Department of Agriculture (USDA)

- Programs offered to support development in rural communities
- Assistance when unable to secure conventional loan products
- Visit www.rd.usda.gov for more info

USDA Farm Service Agency (FSA)

- Loan guarantees to increase access for ownership and operations
- Assistance when unable to secure conventional loan products
- Widely used to purchase farmland, construct buildings, and purchase equipment/seed/fertilizer
- Visit www.fsa.usda.gov for more info

Agricultural Loans

Grow your farm or agricultural business on your terms.

Agribusiness is like any other industry – your loan should be as personal as your venture.

Features

- Financing for operating expenses, crops, livestock, equipment, or real estate
- Competitive rates

Equipment Leasing

Customized solutions.

Specific to your equipment acquisition needs, this solution keeps your valuable line of credit available for maintaining.

Features

- One page application up to \$100,000
- Equipment vendors can be paid within 24 hours
- 100% financing available
- Flexible terms
- Potential tax benefits*
- Protection from equipment obsolescence

**Please consult a tax advisor regarding the deductibility of interest.*

Wisconsin Housing and Economic Development Authority (WHEDA) Small Business Financing

It's good to be a badger.

Designed for businesses located in Wisconsin.

Features

- Designed for businesses with 50 full-time employees or less
- Can combine with SBA, state, and local financing programs
- Linked Deposit Loan (LiDL) option for women- and minority-owned businesses
- Visit www.wheda.com for more information

Mortgage Solutions



Let's Get You That Dream Home

Buying a home is a big deal. When you work with us, getting a mortgage isn't.

The home buying process involves many steps and variables, meaning each person's experience will be unique to their family, financial situation, and desired property. But that doesn't mean the process has to be difficult. In fact, at NBC, we work daily to ensure it isn't.

We offer:

- Traditional, **fixed-rate mortgages** with predictable monthly payments
- **Adjustable-rate mortgages** with flexible underwriting and lower initial payments
- The ability to build your dream home with our **construction mortgages** that convert easily to a standard mortgage
- **VA Loans** for eligible veterans that don't require a down payment
- A unique, **low down payment** option with no income limits



Let's get you a great home, at a great rate

By Sarah Eberwine, Mortgage Banker

As your dedicated mortgage banker, I understand that choosing the right financing option is a significant decision. The recent acquisition enhances my commitment to you by providing greater resources while maintaining the local expertise you trust.

I am still your trusted partner, here to guide you through the mortgage process and help you find products and services tailored to your

unique needs. I take pride in building lasting relationships and offering personalized support every step of the way. Whether you're a first-time homebuyer or looking to refinance, I'm passionate about helping you achieve your homeownership goals with confidence.

Feel free to reach out with any questions or schedule an appointment—I'm here for you!

Types of Mortgages

Conventional Fixed Rate

Tried, tested, and true.

Free pre-approval from a trusted community bank.
Get the stability and consistency of predictable monthly principal and interest payments for the life of the loan.

Features

- Flexible repayment terms
- Low closing costs
- Fixed monthly payments
- Purchase or refinance
- Automatic payment options
- Escrow of taxes and insurance option
- No prepayment penalty
- Owner occupied and non-owner occupied properties (1-4 family dwellings and second homes)
- Credit decision made locally

Adjustable Rate

Flexibility right where you want it.

Free pre-approval from a trusted community bank.
Get traditionally lower initial mortgage payments and flexible underwriting standards.

Features

- Flexible repayment terms
- Low closing costs
- Purchase or refinance
- Automatic payment options
- Escrow of taxes and insurance option
- No prepayment penalty
- Credit decision made locally
- Owner occupied and non-owner occupied properties (1-4 family dwellings and second homes)
- Payments adjust after the initial fixed interest period, according to your loan program
- Rates are capped to protect you against dramatic increases in interest rates

Wisconsin Housing and Economic Development Authority (WHEDA)

Wisconsin proud.

Features

- Only 3% down payment required
- Down payment assistance programs available for the 3% down payment, some of which require no payments or interest
- Can be combined with our Down Payment Plus assistance forgivable grant program for up to an additional \$6,000 to be used towards down payment and closing costs
- Traditionally lower interest rates
- Competitive closing costs
- Income requirements
- Purchase price limits

Construction

If you can't find it, build it.

The flexibility you need to build your dream home.
Converts easily into a standard mortgage.

Features

- Flexible terms
- Fixed rate
- Low closing costs
- Contractor built, turn-key homes
- Pay interest only on funds as you need them
- Credit decisions made locally

Home Equity Loan

Let your home work for you.

Put the equity in your home to work with the benefits of a fixed rate and payment.

Features

- Fixed rate loan
- Fixed payments
- Affordable closing costs
- No prepayment penalty
- Flexible loan-to-value ratio
- Potential tax benefit*
- Credit decision made locally

** Please consult your tax advisor.*

Home Equity Line of Credit

There when you need it.

A flexible line of credit, secured by the equity in your home, that you can draw from when you need it. Great for home improvements, a new car, college expenses, or even that vacation you've been dreaming about!

Features

- Credit decision made locally
- Variable interest rate
- Minimal closing costs
- Potential tax benefit*

** Please consult a tax advisor regarding the deductibility of interest.*

Low Down Payment

Affordable, flexible path to purchasing a home.

Programs unique to our market, offered by National Bank of Commerce.

Features

- First time and non-first time homebuyer programs
- Down payments as low as 3% with no income limits
- Down payment assistance available for qualified applicants
- Purchases and no cash-out refinances
- No prepayment penalty
- Certain requirements apply

VA

Supporting home mortgages for those who served.

No down payment loans for eligible veterans.

Features

- Competitive terms
- Easy application process
- No prepayment penalty
- Purchases and refinances
- Owner occupied primary residence

FHA

Accessible, affordable home loan option.

Government-issued loans with low down payment requirements.

Features

- 3.5% down payment
- Purchases and refinances
- Assumable loan potential when the time comes to sell your home
- Maximum loan amount determined by geographic location

All loans are subject to credit approval. Please contact a banker for additional information.

Treasury Management



React in Real Time to Cash Flow Changes

It's hard to pilot a plane through a storm if you can't see the instruments. When it comes to running your business, you need a clear view of your financial position at all times. National Bank of Commerce's suite of digital tools and services allow you to know—in real time—where you are in relation to your cash flow. Plus we give you the online tools to instantly react and manage your finances. In short, our NBC Treasury Management suite might be the best thing to happen to business since the invention of the invoice.

Online Banking and Mobile App

Full online access

It's secure, easy, and free, so you can take control of your finances.

Features

- Review transactions and account activity online
- Transfer funds online
- View and print canceled checks

Cash Management*

Full cash flow monitoring

Leading technology to add convenience to your banking relationships, including assistance in minimizing expenses and controlling cash balances.

Features

- ACH origination
- Balance reporting services
- Internet services with check imaging
- Wire transfer capabilities
- Authority segregation

Remote Deposit Capture*

Deposit checks without ever going to the bank

Capture your consumer checks, commercial checks, cashier's checks, and money orders electronically with a secure accountable check processing system.

Features

- Receive funds faster
- Eliminate the need to take checks or money orders to the bank

- Later daily deposit deadlines
- Offers speed, savings, convenience, and security
- Improves efficiency and profitability
- Notification of returned items quicker
- No need to purchase, install, or maintain software

Merchant Credit Card Services*

Accept credit or debit cards

- Local service and support available
- Competitive pricing
- Wide range of terminals to suit business needs
- Ability to keep existing terminal and switch processing
- Send payment links via email
- Add a payment page to your company website

Positive Pay*

Reduce the risk of check fraud

Ensure that checks presented for payment are valid and authorized

Features

- Guard against the rising threat of check fraud
- Verify checks for accuracy
- Enhanced account security

Lockbox Services*

Outsource check collection and deposits

- Check payments received and processed by a lockbox service provider
- PO Box setup, handling, and depositing of checks are outsourced, saving time and improving cash flow

* Eligibility requirements may apply. Contact your banker for details.



More technology

By Max Florestano, AVP – Treasury Management & Fraud Manager

When people ask me what Treasury Management does, they often expect a complicated answer. I can certainly provide that, however, I like to keep things simple: we help customers use technology to manage their business.

From basic tools like online banking for business, to more enhanced products like Cash Management to facilitate payroll disbursements or collect payments, to our enterprise level Treasury Management platform, we have the tools that the large banks have with local service and support you can count on.

We also partner with outstanding service providers for card processing solutions and lockbox services, enabling you to take in more

payments quickly and securely so you can focus more on your business and less on how you are getting paid.

Our goal is to be your trusted advisors and consultant when it comes to technology and payments. We've seen a lot and can steer you in the right direction whether you are just starting out or have a well-established business.

If you have any questions about the Treasury Management services we offer, I'm never more than a phone call or email away. Don't hesitate to contact me to discuss our TM product suite.

FAQs



More questions answered

How do I avoid being charged a withdrawal fee at the ATM?

All National Bank of Commerce ATMs are available free of charge, there are ATMs located at all 21 locations. We are also part of the MoneyPass® ATM network, which includes 40,000+ ATMs nationwide that are free for customers. Locations can be found at moneypass.com.

I currently receive my paycheck via direct deposit, will anything change?

You will receive your direct deposit to your account as you always have, without delay.

What options do I have for deposits?

Deposits are accepted at all locations. All weekday deposits are on current business day Monday-Friday. Saturdays and holidays are next business day. Mobile Deposit Capture is also offered free of charge on all deposit accounts. To use this you need to be enrolled in online banking, use the app, and turn this setting on. There is a 24-hour wait period to be approved for this service. Deposits made before 4:30 pm are made available on the next business day, deposits made after 4:30 pm are available the day after the next business day.

Where do I make loan payments?

Loan payments can be made at any of our 21 locations or by mailing them to:

National Bank of Commerce
PO Box 99
Superior, WI 54880

Are my deposits still FDIC insured?

Individual depositors are insured up to \$250k. We offer products to help with excess funds needing coverage. Talk to a Personal Banker today to have your coverage calculated or discuss further options.

If you have accounts at both RiverWood Bank and National Bank of Commerce, your deposits will be separately insured for at least 6 months starting Friday, December 13. Your CDs may be separately insured for 6 months after this date or until maturity, whichever is later. In addition, if the CD renews for the same term and amount during the 6-month transition period, then the CD will continue to be insured separately until the next renewal date.

The FDIC has developed a tool called the Electronic Deposit Insurance Estimator (EDIE) to calculate whether you are within the FDIC coverage limits at any FDIC insured bank. Just follow the steps at www.fdic.gov or call 1.877.ASK.FDIC. For more information, contact the FDIC.

Will my safe deposit box rental agreement stay the same?

Your safe deposit box rental agreement will stay the same until your renewal date, at which time the contract will be converted to reflect current pricing.

Will my deposit account statement contain the same information?

Yes, you will continue to get a monthly statement with the same information that has always been provided.

Will I receive an interim statement?

Interim statements will be produced providing information from your last statement through January 24, 2025.

How will interest be paid on my interest-bearing checking, savings, and money market accounts?

Interest is paid the day that the statement is produced. Interest will be paid through January 24 and shown on the interim statement and then again on January 31 on your first National Bank of Commerce statement.

How will interest be paid on my CD?

CD interest is typically paid quarterly and added back to the CD. However, from time to time different CD specials are offered and terms may vary. Refer to product information when opening your account.

Who will send my 1098 and/or 1099 information at the end of 2024?

National Bank of Commerce will send the required 1098 and/or 1099 information for your 2024 tax reporting by January 31, 2025.

What will happen to the people I know at RiverWood Bank?

Those same friendly faces who assist you today, your friends and trusted associates from RiverWood Bank, will be welcoming you and helping you through the transition to National Bank of Commerce at your local branch. They will continue to provide the same outstanding service you have come to expect.

Do you offer credit cards?

Yes, we offer credit cards. Contact a banker at one of our branches for details.



Welcome to the most read section of this guide

By Sandy Mattson, VP – Compliance and Loan Review Director

What follows is approximately a billion pages of terms and conditions. This information is included for good reason – to ensure you have access to every detail about how your deposit accounts are managed.

If you are looking for information on service charges or minimum balances on your deposit accounts, this is the place to be. Looking for information on overdraft fees or other fees on your account, it's here. This section of the

welcome guide will provide you with all the necessary information so you know how your deposit accounts work at NBC.

I recommend you save this document so that you have it for future reference in case you have questions or concerns. If that happens, I'd also recommend you give your Personal Banker or another member of our team a call. We're always ready to help ensure you're getting the most out of your banking relationship with NBC.

PERSONAL PRODUCTS – ACCOUNT DISCLOSURES

This disclosure contains information about your deposit account as of January 27, 2025. Interest rates and annual percentage yields are accurate as of October 17, 2024. For current rate information, please call us at 715-394-5531.

Please review this information closely to become familiar with the changes in the terms and conditions of your deposit account.

SIMPLE CHOICE CHECKING

Balance Information: The minimum balance to open this account is \$100.00.

Account Fees: If you choose to have a paper statement with no check images, you will be charged a \$3.00 per month fee for paper statements. There is no monthly fee for your statement if you choose to receive eStatements.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

SNAP (Safety Net Account Protection) in the amount of \$300 will be added to this account.

CHOICE CHECKING

Balance Information: The minimum balance to open this account is \$100.00.

Account Fees: The following credits can be applied to reduce or eliminate the \$6.00 monthly service fee (credits not to exceed \$6.00):

- \$6.00 credit for \$1,500.00 average balance in checking account or \$1,500.00 in checking account on statement cutoff day,
- \$6.00 credit for \$10,000.00 in combined balances in checking, savings, money market, certificate of deposit (CD), or loan accounts,
- \$3.00 credit for electronic deposits (maximum credit is \$3.00/month).

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

SNAP (Safety Net Account Protection) in the amount of \$500 will be added to this account.

CHOICE+ CHECKING

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.005% with an annual percentage yield of 0.01%. If the daily balance is more than \$9,999.99 and less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.005% with an annual percentage yield of 0.01%. If the daily balance is more than \$49,999.99, the interest rate paid on the entire balance in the account will be 0.005% with an annual percentage yield of 0.01%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$100.00. 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.

Account Fees: The following credits can be applied to reduce or eliminate the \$12.00 monthly service fee (credits not to exceed \$12.00):

- \$12.00 credit for \$3,000.00 average balance in checking account or \$3,000.00 in checking account on statement cutoff day,
- \$12.00 credit for \$20,000.00 in combined balances in checking, savings, money market, certificate of deposit (CD), or loan accounts,
- \$3.00 credit for electronic deposits (maximum credit is \$3.00/month).

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

SNAP (Safety Net Account Protection) in the amount of \$1,000.00 will be added to this account.

MONEY MARKET ACCOUNTS

If your current RiverWood Bank is a Money Market Savings, your new National Bank of Commerce Money Market account will depend on the balance on your account as of January 24, 2025, as listed below:

- **Accounts with balances of less than \$30,000.00 will move to our Money Market Savings account.**
- **Accounts with balances of \$30,000.00 or more will move to our Premium Money Market Savings account.**

MONEY MARKET SAVINGS

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$1,000.00, the interest rate paid on the entire balance in the account will be 0.096% with an annual percentage yield of 0.10%. If the daily balance is more than \$999.99 and less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.096% with an annual percentage yield of 0.10%. If the daily balance is more than \$9,999.99 and less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.096% with an annual percentage yield of 0.10%. If the daily balance is more than \$49,999.99 and less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.245% with an annual percentage yield of 0.25%. If the daily balance is more than \$99,999.99, the interest rate paid on the entire balance in the account will be 0.245% with an annual percentage yield of 0.25%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$1,000.00. 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.

Account Fees: A monthly service charge of \$10.00 will be imposed every month if the balance in the account falls below \$1,000.00 any day of the month.

Transaction Limitations: During any statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. For each withdrawal or transfer noted above over six per statement cycle, your account will be charged a \$2.00 fee.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

PREMIUM MONEY MARKET SAVINGS

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.245% with an annual percentage yield of 0.25%. If the daily balance is more than \$24,999.99 and less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%. If the daily balance is more than \$99,999.99 and less than \$250,000.00, the interest rate paid on the entire balance in the account will be 0.991% with an annual percentage yield of 1.00%. If the daily balance is more than \$249,999.99, the interest rate paid on the entire balance in the account will be 1.238% with an annual percentage yield of 1.25%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$25,000.00. 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.

Account Fees: A monthly service charge of \$10.00 will be imposed every month if the balance in the account falls below \$25,000.00 any day of the month.

Transaction Limitations: During any statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. For each withdrawal or transfer noted above over six per statement cycle, your account will be charged a \$2.00 fee.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

STATEMENT SAVINGS

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.245% with an annual percentage yield of 0.25%. If the daily balance is more than \$9,999.99 and less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.245% with an annual percentage yield of 0.25%. If the daily balance is more than \$24,999.99 and less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%. If the daily balance is more than \$49,999.99 and less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%. If the daily balance is more than \$99,999.99, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$50.00. 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.

Account Fees: A monthly service charge of \$2.00 will be imposed every monthly statement cycle if the balance in the account falls below \$50.00 any day of the monthly statement cycle.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

HEALTH SAVINGS ACCOUNT

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$5,000.00, the interest rate paid on the entire balance in the account will be 0.005% with an annual percentage yield of 0.01%. If the daily balance is more than \$4,999.99 and less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%. If the daily balance is more than \$9,999.99 and less than \$20,000.00, the interest rate paid on the entire balance in the account will be 1.977% with an annual percentage yield of 2.00%. If the daily balance is more than \$19,999.99 and less than \$50,000.00, the interest rate paid on the entire balance in the account will be 2.955% with an annual percentage yield of 3.00%. If the daily balance is more than \$49,999.99, the interest rate paid on the entire balance in the account will be 3.924% with an annual percentage yield of 4.00%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$50.00. 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.

Account Fees: A monthly service charge of \$2.00 will be imposed every statement cycle if the daily minimum balance in any combination of checking and savings accounts falls below \$2,500.00 any day of the statement cycle.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

Prohibited Transactions: If you or your beneficiary(ies) engage in a prohibited transaction (as defined under Section 4975 of the Code) with your HSA, it will lose its tax-exempt status and you must include the value of your account as of January 1 of the year of the prohibited transaction in your gross income for that taxable year. These transactions include, but are not limited to, overdrawing the account, and pledging any or all of the account balance as collateral for a loan.

If the account is found to have a prohibited transaction, it will no longer be classified as an HSA and will be converted to a Simple Choice Checking, any debit cards connected to the account will be closed and the account will be subject to overdraft fees. The terms of the new account are:

- No monthly service fee and no minimum balance required,
- Ineligible for SNAP protection,
- Non-interest bearing account, and
- Paper statement fee \$3.00/month, fee waived with e-statements.

BUSINESS PRODUCTS – ACCOUNT SUMMARIES

These summaries contain information about your deposit account as of January 27, 2025. Interest rates and annual percentage yields are accurate as of October 17, 2024. For current rate information, please call us at 715-394-5531.

Please review this information closely to become familiar with the changes in the terms and conditions of your deposit account.

BUSINESS CHECKING

Balance Information: The minimum balance to open this account is \$100.00.

Account Fees: Our Business Checking account allows you to offset most of your service fees with an “earnings credit” that is based on the balances you maintain in your account. The earnings credit is calculated each month on your monthly average collected balance, less a ten percent reserve requirement. The earnings credit is set at the bank’s discretion and may change at any time.

Unlike interest, an earnings credit is not paid to you and does not accumulate. The earnings credit is used to offset charges that are subject to analysis and incurred during the month. If the earnings credit is insufficient to cover service charges incurred during any period, we may charge the difference to your account.

The following service charges are included as part of the account analysis:

Monthly maintenance.....	\$12.00
Debits on account.....	\$0.18 / item
Credits on account.....	\$0.30 / item
Checks deposited – on us.....	\$0.09 / item
Checks deposited – local.....	\$0.10 / item
Checks deposited – on others.....	\$0.11 / item
ACH debits.....	\$0.18 / item
ACH credits.....	\$0.30 / item
Re-run items.....	\$10.00 / item

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

BUSINESS CHECKING 100

Balance Information: The minimum balance to open this account is \$100.00.

Account Fees: The following charges apply to this account:

Monthly maintenance.....	\$7.50
Monthly paper statement fee.....	\$2.50
Per item fees: 100 free items per cycle (includes any combination of debits, credits, and checks deposited. \$0.25 / item over 100 items.	

Additional Terms: There is no interest earned on this account or earnings credit applied against charged incurred during the statement cycle.

An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

ADVANTAGE BUSINESS CHECKING

Rate Information: The interest rate and annual percentage yield for this account may change at any time at the bank's discretion. The interest rate paid on the entire balance in the account will be 0.005% with an annual percentage yield of 0.01%. Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$100.00.

Account Fees: The following charges apply to this account:

Monthly maintenance	\$12.00
Debits on account.....	\$0.18 / item
Credits on account.....	\$0.30 / item
Checks deposited – on us.....	\$0.09 / item
Checks deposited – local.....	\$0.10 / item
Checks deposited – on others.....	\$0.11 / item

Additional Terms: This account is only available to sole proprietorships, nonprofit organizations, or governmental agencies.

An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

BUSINESS MONEY MARKET SAVINGS

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$99,999.99, the interest rate paid on the entire balance in the account will be 0.195% with an annual percentage yield of 0.20%. If the daily balance is more than \$100,000.00 and less than \$249,999.99, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%. If the daily balance is more than \$249,999.99, the interest rate paid on the entire balance in the account will be 1.238% with an annual percentage yield of 1.25%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$1,000.00. 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.

Account Fees: A monthly service charge of \$10.00 will be imposed every month if the balance in the account falls below \$1,000.00 any day of the month.

Transaction Limitations: During any statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. For each withdrawal or transfer noted above over six per statement cycle, your account will be charged a \$2.00 fee.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

BUSINESS STATEMENT SAVINGS

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.245% with an annual percentage yield of 0.25%. If the daily balance is more than \$24,999.99, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$200.00. 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.

Account Fees: A monthly service charge of \$2.00 will be imposed every monthly statement cycle if the balance in the account falls below \$200.00 any day of the monthly statement cycle.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

PUBLIC PRODUCTS - ACCOUNT SUMMARIES

These summaries contain information about your deposit account as of January 27, 2025. Interest rates and annual percentage yields are accurate as of October 17, 2024. For current rate information, please call us at 715-394-5531.

Please review this information closely to become familiar with the changes in the terms and conditions of your deposit account.

PUBLIC CHECKING

Balance and Account Fee Information: There is no minimum balance to open this account and no monthly maintenance fees.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

Account only available to municipal/public funds (e.g., funds of a state, county, municipal or political subdivision).

PUBLIC CHECKING NOW

Rate Information: The interest rate and annual percentage yield for this account may change at any time at the bank's discretion. The interest rate paid on the entire balance in the account will be 0.005% with an annual percentage yield of 0.01%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance and Account Fee Information: There is no minimum balance to open this account and no monthly maintenance fees.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

Account only available to municipal/public funds (e.g., funds of a state, county, municipal or political subdivision).

PUBLIC MONEY MARKET

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.195% with an annual percentage yield of 0.20%. If the daily balance is \$100,000.00 or more and less than \$2,999,999.99, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%. If the daily balance is \$3,000,000.00 or more and less than \$4,999,999.99, the interest rate paid on the entire balance in the account will be 0.745% with an annual percentage yield of 0.75%. If the daily balance is more than \$5,000,000.00 or more, the interest rate paid on the entire balance in the account will be 1.238% with an annual percentage yield of 1.25%.

Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$1,000.00. 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.

Account Fees: A monthly service charge of \$10.00 will be imposed every month if the balance in the account falls below \$1,000.00 any day of the month.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

Account only available to municipal/public funds (e.g., funds of a state, county, municipal or political subdivision).

PUBLIC STATEMENT SAVINGS

Rate Information: The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change at any time at the bank's discretion.

If the daily balance in the account is less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.245% with an annual percentage yield of 0.25%. If the daily balance is \$25,000 or more, the interest rate paid on the entire balance in the account will be 0.494% with an annual percentage yield of 0.50%.

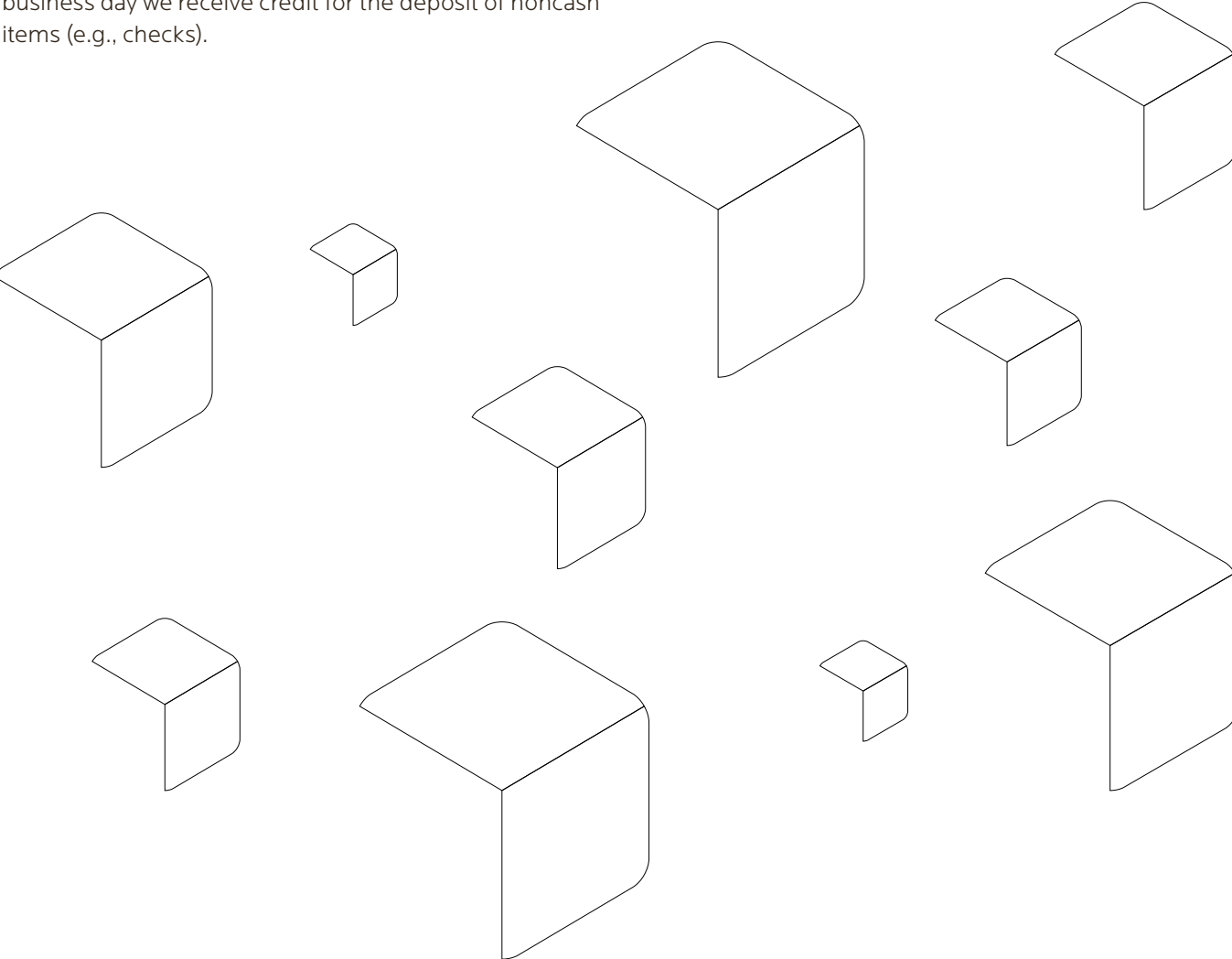
Interest will be compounded and credited to your account on a monthly basis. If you close your account before interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

Balance Information: The minimum balance to open this account is \$200.00. 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.

Account Fees: A monthly service charge of \$2.00 will be imposed every monthly statement cycle if the balance in the account falls below \$200.00 any day of the monthly statement cycle.

Additional Terms: An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, or other electronic means. Please refer to the Fee Schedule for additional information.

Account only available to municipal/public funds (e.g., funds of a state, county, municipal or political subdivision).



Facts WHAT DOES NATIONAL BANK OF COMMERCE DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Income • Account balances • Transaction history • Credit history • Assets <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons National Bank of Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does National Bank of Commerce share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 715.394.5531 or go to nbcbanking.com or email: info@nbcbanking.com	

What we do	
How does National Bank of Commerce protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does National Bank of Commerce collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Provide employment information • Give us your contact information • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>National Bank of Commerce does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>National Bank of Commerce does not share with nonaffiliates.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>National Bank of Commerce does not jointly market.</i>

National Bank of Commerce Fee Schedule

Rates and Fees Effective as of January 1, 2024

National Bank of Commerce retains the right to change pricing or fees at any time. If you have any questions or require current rate and fee information, please contact us at 715-394-5531.

CHECKING AND SAVINGS SERVICES

Charged off account reopen fee.....	\$50.00
Check ordering.....	Varies by style
Copy of statement (printed by NBC).....	\$6.00
Copy of transaction (online).....	Free
Copy of transaction (printed by NBC).....	\$5.00
Counter checks (per check).....	\$1.00
Inactive account (per month).....	\$10.00
<i>Inactive after 12 months. Fee waived if balance over \$25,000.</i>	
Mobile banking.....	Free
Mobile deposit capture.....	Free
NBC iPay.....	Varies by account type
Online banking.....	Free
Overdraft sweeps (per transfer).....	\$7.50

Overdrafts/Nonsufficient Funds (per item paid/returned)

Consumer checking.....	\$30.00, daily maximum \$120.00
Youth checking.....	\$15.00, daily maximum \$60.00
Business checking.....	\$30.00, daily maximum \$300.00

Returned Deposited Items (per item)

Consumer checking.....	\$7.00
Business checking.....	\$10.00
Special instructions for returned items.....	\$10.00

ATM/Debit Card Charges

ATM card, business debit card.....	Free
Debit card - replace (lost, stolen, damaged).....	Free
Debit card replacement - rush charge.....	\$25.00
Debit card replacement (one free per year).....	\$8.00
Instant issue card (existing customers only).....	\$10.00
Withdrawal at non-NBC ATM.....	\$3.00

Statement Options

eStatements.....	Free
Paper statements.....	Varies by account type

BUSINESS / TREASURY MANAGEMENT SERVICES

Cash and coin purchases (business):	
Coin (per roll).....	\$0.30
Cash (per strap).....	\$1.00
Cash management fee (per month).....	\$35.00
Treasury management fee (per month).....	\$250.00

CM/TM Product Fees

ACH batch / ACH per item.....	\$5.00 / \$0.07
Same-day ACH batch / ACH per item.....	\$10.00 / \$0.25
Domestic wire.....	\$10.00
Positive pay (per month).....	\$35.00

Remote Deposit Capture

Single feed scanner (per month).....	\$50.00
Batch feed scanner (per month).....	\$100.00
Additional account.....	\$10.00
Additional scanner (single feed).....	\$40.00
Additional scanner (batch feed).....	\$90.00

MISCELLANEOUS SERVICES

Account balancing (per hour).....	\$30.00
Account research (per hour, first hour free).....	\$30.00
Cashier's check (per check).....	\$6.00
Check cashing (non-customer, on us item).....	\$5.00
Coinsorting(customer only).....	Free
Gift card (per card).....	\$5.00
Levy/garnishment.....	\$100.00
Mail returned undeliverable (per item).....	\$10.00
Money orders (per check).....	\$5.00
Notary services (customer only).....	Free
Stop payment (per item).....	\$30.00
Telephone transfer.....	Free
Zipper bags – locking.....	\$40.00
Zipper bags – nonlocking (first bag free).....	\$10.00

Account Closure

By customer within six months.....	\$25.00
By National Bank of Commerce.....	\$25.00

WIRE TRANSFER SERVICES

Incoming.....	\$15.00
Outgoing.....	\$30.00
International.....	\$50.00
Notification.....	\$5.00

FOREIGN CURRENCY AND CHECKS**Foreign Currency**

Canadian.....	Exchange rate
Other – purchased/deposited.....	Exchange rate + \$35.00

Foreign Checks

Deposited – Canadian funds.....	Exchange rate + \$10.00
Deposited – US funds.....	Exchange rate + \$10.00

Only accept Canadian checks for deposit.

SAFE DEPOSIT BOX

Drilling of box.....	\$200.00
Drill for non-payment.....	\$300.00
Past due rent payment.....	\$15.00
Replacement key (each key).....	\$15.00
Annual rent.....	Prices vary by size

*Box discounts vary by account type. Rental costs with auto pay qualify for a \$10.00 annual discount and can be combined with other discounts.
Boxes rented during the year are prorated on an individual basis.*

TEMPORARY SERVICE CHARGE WAIVER

To aid in the transition from your former RiverWood Bank account to your new National Bank of Commerce account, we will be waiving the service charges on deposit accounts for the first two statement cycles after the merger (month-end cycles for February 2025 and March 2025). The service charges noted in the Account Fees sections of the Truth in Savings Disclosures and Account Summaries will become effective April 2025.

Please note that this waiver of service charges only applies to maintenance and per item charges on your deposit account. This does not include other fees and charges such as check printing fees, overdraft fees, or stop payment fees. These types of fees are outlined in the Fee Schedule.

ELECTRONIC FUND TRANSFERS

Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for further reference.

Types of Transfers, Frequency and Dollar Limitations

- a) Prearranged Transfers. You may make arrangements for certain direct deposits to be accepted into your checking and savings account(s) (preauthorized credits), or to pay certain recurring bills from your checking and savings account(s) (preauthorized payments).
- b) Telephone Transfers. You may access your account(s) by telephone at 715-394-2030 using a touch tone phone, your account numbers, and personal identification number to transfer funds from checking to savings, transfer funds from savings to checking, transfer funds from checking to checking, transfer funds from savings to savings, and to get checking and savings account(s) information.
- c) ATM Transfers. You may access your account(s) by ATM using your NBC ATM or debit card and personal identification number to make deposits to checking and savings accounts, get cash withdrawals from checking and savings accounts, transfer funds from savings to checking, transfer funds from checking to savings, and to get checking and savings account(s) information.

Daily Card Transaction Limitations

- Personal ATM \$509
- Health Savings Account ATM \$0

- d) Point-of-Sale Transactions. Using your card, you may access your checking account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Daily Card Transaction Limitations

- Personal POS \$1,509
- Health Savings Account ATM \$1,001

- e) Computer Transfers. You may access your account(s) by computer by visiting www.nbcbanking.com and using your online banking username and password to transfer funds from checking to savings, transfer funds from savings to checking, transfer funds from checking to checking, transfer funds from savings to savings, make payment from checking and savings to loan accounts with us, get checking and savings account(s) information, make payments using NBC iPay (Bill Pay), and transfer funds from revolving line of credit to checking.
- f) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by visiting www.nbcbanking.com and using your online banking user name and password to transfer funds from checking to savings, transfer funds from savings to checking, transfer funds from checking to checking, transfer funds from savings to savings, make payment from checking to loan accounts with us, get checking and savings account(s) information, make payments using NBC iPay (Bill Pay), transfer funds from revolving line of credit to checking, and make deposits to checking or savings. You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.
- g) Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these

transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

Examples of these transfers include, but are not limited to:

- You may authorize a merchant or other payee to make a one-time electronic payment from our checking account using information from your check to pay for purchases or pay bills (electronic check conversion). You may make payments by electronic check from your checking account.
- You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds (electronic returned check charge). You may make electronic payment of charges for checks returned for insufficient funds from your checking account.

General Limitations

In addition to those limitations on transfers elsewhere described, transfers or withdrawals from a savings or money market account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to six per statement cycle. If you exceed six such transfers, your account may be subject to additional fees.

Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). We may pass on any currency conversion fees from card issuers to our customers. Please refer to our separate Fee Schedule for additional information.

Documentation

- a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n) automated teller machine or point-of-sale terminal. You may not get a receipt if the amount of the transfer is \$15 or less.
- b) Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed at the end of this document to find out whether or not the deposit has been made.
- c) Statements. In addition, you will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

Amendments and Termination

We reserve the right to amend any terms in this disclosure and to terminate your card privileges upon giving written notice to you within a reasonable period of time in advance of the effective date of the amendment or termination. You may terminate your card privileges by notifying us and returning your card.

Preauthorized Payments

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge \$30 for each stop payment.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer,
- If the transfer would go over the credit limit on your overdraft line,
- If the automated teller machine where you are making the transfer does not have enough cash,
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer,
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken, or
- There may be other exceptions as stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make where it is necessary for completing transfers; or in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or in order to comply with government agency or court orders; or if you give us written permission, or as explained in the separate Privacy Notice.

Unauthorized Transfers

Tell us at once if you believe your card and/or code has been lost or stolen, or if your account can be accessed by check if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account plus your maximum line of credit. We will be liable for all unauthorized transfers unless the unauthorized transfer was due to the loss or theft of your card and/or code. If due to the loss or theft of your card and/or code, and you notify us within 60 days of when the unauthorized transfer appears on the statement or for a prepaid account where no statement is sent, within 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared you can lose no

more than \$50 if someone used your card and/or code without permission.

If you do NOT notify us within 60 days after the unauthorized transfer appears on your statement, or for a prepaid account where no statement is sent, within 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared and we prove that we could have stopped someone from using your card and/or code without your permission if you had told us within two days of when you discover the loss or theft of your card and/or code, you could lose as much as \$500 for unauthorized transfers that appear on the statement or for a prepaid account where no statement is sent, on the electronic or written history.

Also, if your statement or for a prepaid account where no statement is sent if your electronic history or written history shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was transmitted to you or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared, you may not get back any money you lost after the 60 days if we prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason, such as a long trip or a hospital stay, kept you from telling us, we will extend the time periods.

Visa® Debit Card

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transaction using your lost or stolen Visa card (NBC debit card). This additional limit on liability does not apply to ATM transactions outside the US, to ATM transactions not sent over Visa or Plus networks, to anonymous Visa prepaid card transactions, or to transactions using your personal identification number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

Tell us your name and account number (if any). Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days involving a Visa® point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Institution Information

National Bank of Commerce
1127 Tower Ave, PO Box 99
Superior, WI 54880
715-394-5531
Business days are Monday through Friday,
excluding holidays.

FUNDS AVAILABILITY DISCLOSURE

Your Ability to Withdraw Funds

This policy statement applies to transaction accounts. Transaction accounts are accounts which permit an unlimited number of payments to third parties and an unlimited number of preauthorized and telephone transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after we receive your deposit. Electronic deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. Your deposit will be processed the same business day we receive it, up until the daily closing times of our lobbies and drive-in windows.

Even though funds have been made available to you, and you have withdrawn the funds, you are still responsible for the checks you deposit that are returned unpaid to us and for any other problems involving your deposit. Mobile deposits will be available to you on the first business day after we receive the deposit.

Longer Delays May Apply

In some cases, we will not make all funds you deposit by check available to you on the first business day after the funds you deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit may be available on the first business day after the day of the deposit.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you a notice the next day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period of time under the following circumstances:

- We believe check you deposited will not be paid,
- You deposit checks totaling more than \$5,525.00 on any one day,
- You redeposit a check that has been returned unpaid,
- You have overdrawn your account repeatedly in the last six months,
- There is an emergency, such as computer or communications equipment failure.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the checks are made payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds (Other Account)

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available immediately but delay your ability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNTS

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under the law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for the refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

National Bank of Commerce
Attention: Deposit Operations
1127 Tower Ave, PO Box 99
Superior, WI 54880
715-394-5531

You must contact us within 40 calendar days of the day that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include –

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: check number, date of check, amount of check, and to whom the check was written.

SNAP – SAFETY NET ACCOUNT PROTECTION

The overdraft protection program, Bounce Protection, offered by RiverWood Bank will be terminated as of January 24, 2025. Consumers who had Bounce Protection on their personal checking accounts will be converted to SNAP on their new National Bank of Commerce checking account.

Please note the following major differences between Bounce Protection and SNAP:

- *SNAP is not available to business customers,*
- *Dollar limits are established by the type of checking account,*
- *Dollar limits in SNAP are decreased from the amount available in the former Bounce Protection program.*

The features of National Bank of Commerce's SNAP program are detailed below. Please contact your banker for additional information or if you have any questions.

What is SNAP?

SNAP (Safety Net Account Protection) is a special benefit to National Bank of Commerce (NBC) personal checking account customers. When your account is overdrawn, SNAP funds cover the overdraft (OD) item up to the dollar limit assigned to your account type (see What is my SNAP dollar limit? for list of limits).

SNAP remains available while your account is in good standing (generally defined as making regular deposits and bringing your account into a positive balance at least once every 30 days). In addition, your SNAP benefit may be revoked if your account has continued and repeated overdrafts, if you are subject to any legal or administrative orders, levies, or are currently a party in a bankruptcy, or you are more than 30 days past due on any bank loan or delinquent on any other obligation with the bank.

How does SNAP work?

As long as you maintain your personal checking account in good standing, NBC generally will honor overdrafts up to the SNAP dollar limit assigned to your account. Please keep in mind that payment of an overdraft item is discretionary and NBC retains the right not to pay some overdrafts. If you use SNAP, we will add the bank's normal overdraft fee for each item to your SNAP balance. The fee will increase the amount of your overdraft and will reduce the amount of your available overdraft protection limit. You can find the overdraft fee on the bank's Fee Schedule, or by calling a banker at any of our offices. We will not charge you interest on the overdrawn balance.

How do I know when I have accessed my SNAP account?

You will receive an overdraft notice each time your account is overdrawn. The notice will show the check number or transaction description and the amount of the transaction creating the overdraft, and any fees. You should subtract the total fees from your checking account balance.

What are some of the ways I may have access to SNAP?

Generally, you may access your SNAP by ATM card use, check cashing at teller windows, point of sale debit card transactions, ACH transactions, and all transactions that are honored through your account.

What is the difference between an Overdraft (OD) and Non-Sufficient Funds (NSF)?

- An OD occurs when an item is submitted for payment to the bank and the bank pays the item even though the funds are not available in the account. A fee for each item presented is charged to your account
- An NSF occurs when an item is submitted for payments to the bank and the bank returns the item because funds are not available in the account. A fee for each item presented is charged to your account.

What types of transactions could cause a fee to be charged?

An insufficient balance could result in several ways, such as (a) the payment of checks, electronic funds transfer, or other withdrawal requests; (b) payments authorized by you; (c) the return of unpaid items deposited by you; or (d) the deposit of items which according to NBC's Funds Availability Policy are treated as not yet available for withdrawal.

How quickly must I repay SNAP?

The amount of the overdraft, plus any fees, shall be due and payable within 30 days of the date of your first overdraft. If there is an overdraft paid by us on an account with more than one owner, each owner, and agent if applicable, drawing the item creating the overdraft, shall be jointly and severally liable for such overdraft, plus our fees. If after 30 days your account is not brought into a positive balance, we will close your account and take other steps to recover funds.

What if I go beyond my SNAP limit?

Overdrafts beyond your established SNAP limit may result in the return of an item or items to the payee. We will charge the bank's normal NSF fees for each item to your account. You can find the NSF fee on the bank's Fee Schedule, or by calling a banker at any of our offices. We will send you a notice of our actions. Please keep in mind that the third party you gave the item to may impose additional charges.

I have two checking accounts. Can I get SNAP on both?

Yes, if you have multiple accounts for your household, you will have a SNAP limit on each eligible account.

What is my SNAP dollar limit?

SNAP limits are determined by the type of checking account you open. The type of account eligible for SNAP are listed below along with their corresponding SNAP limit. SNAP is not available on Youth Choice Checking.

TYPE OF CHECKING ACCOUNT	SNAP LIMIT
Simple Choice.....	\$300
Choice.....	\$500
Choice+.....	\$1,000

What if I don't want SNAP on my account?

You have the right to decline (opt out) of this service if you choose. To opt out of this service, contact us at 715-394-5531 or visit any of our offices.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

We can cover your overdrafts as follows:

- We have standard overdraft practices that come with your account.
- We also offer one or more overdraft protection plans which may be less expensive than our standard overdraft practices such as a line of credit or a link to another account. To learn more, ask us about our plans.

This notice explains our standard overdraft practices.

What are our standard overdraft practices that come with your account?

- We do authorize and pay overdrafts for checks and other transactions using your checking account number and automatic bill pay transactions.
- We do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to.
- We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not pay an overdraft, your transaction will be declined.

What fees will be charged if National Bank of Commerce pays my overdraft?

We charge a fee of \$30.00 each time we pay an overdraft and the maximum number of overdraft fees that we can assess is limited to four (4) per day.

What if I want National Bank of Commerce to change my authorization to pay overdrafts on my ATM and everyday debit card transactions?

If you want us to change your authorization to pay overdrafts on ATM and everyday debit card transactions, call us at 715.394.5531 or visit one of our offices.

UNLAWFUL INTERNET GAMBLING NOTICE

If you are a commercial customer, you certify that you are not engaged in an Internet gambling business within the meaning of Federal Reserve Regulation GG (Unlawful Internet Gambling Act of 2006). You may not use your account or any other service we offer to process any transactions restricted under this regulation. You agree that if anyone asks us to process a transaction that we believe is restricted under the regulation, we may block the transaction and take any other action we deem necessary.

TERMS AND CONDITIONS

The Terms and Conditions changes are effective January 27, 2025.

Important change to the terms and conditions of your account – This is a notice of changes to the Terms and Conditions of your account with us. Your account(s) shall be governed by the following terms and conditions. Continued use of your account(s) after receipt of these terms and conditions constitutes acceptance of, and agreement to, the terms and conditions.

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Agreement

This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue

to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Minnesota and other applicable rules such as operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

1. Summarize some laws that apply to common transactions;
2. Establish rules to cover transactions or events which the law does not regulate;
3. Establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of the agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in the agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the

singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of the account, has a present right, subject to request, to payment from a multiple-party account other than as an agent. A POD payee is a party only after the account becomes payable by reason of the payee surviving the original party. Unless the context otherwise requires, it includes a guardian, conservator, personal representative, or assignee, including an attaching creditor, of a party. It also includes a person identified as a trustee (of a trust created by a separate agreement) of an account for another whether or not a beneficiary is named, but it does not include any named beneficiary unless the beneficiary has a present right of withdrawal.

Liability

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

Deposits

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement

of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashiers check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign mail or outside depository will be at the exchange rate in effect on final collection in US dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

Withdrawals

Important Terms for Accounts Where More Than One Person can Withdraw: Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks: A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process

checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules: If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a “substitute check,” as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash Withdrawals: We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier’s check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple Signatures, Electronic Check Conversion, and Similar Transactions: An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to

which we have no opportunity to examine the signature, you waive any requirement of multiple signatures.

Notice of Withdrawal: We reserve the right to require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

Ownership of Account and Beneficiary Designation

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single-Party Account: Such an account is owned by one party.

Multiple-Party Account: Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

Rights at Death

Single-Party Account: At the death of a party, ownership passes as part of the party’s estate.

Multiple-Party Account With Right of Survivorship: At death of party, ownership passes to the surviving party or parties.

Multiple-Party Account Without Right of Survivorship: At death of party, deceased party’s ownership passes as part of deceased party’s estate.

Single-Party Account With Pay-on-Death Designation: At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party’s estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation: At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party’s estate.

Business, Organization, and Association Accounts

Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

Stop Payments

The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record (Generally, a “record” is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us). Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that

we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

Telephone Transfers

A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

Amendments and Termination

We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

Correction of Clerical Errors

Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the Statements section.

Notices

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the US Mail is effective when it is deposited in the US Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

Statements

Your Duty to Report Unauthorized Signatures (Including Forgeries and Counterfeit Checks) and Alterations on Checks and Other Items.

You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors or Problems:

In addition to your duty to review your statement for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem – such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (For consumer accounts only):

For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to Notify if Statement Not Received: You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

Reimbursement of Federal Benefit Payments

If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

Temporary Account Agreement

If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

Setoff

We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded,

as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

Check Processing

We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

Check Cashing

We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

Truncation, Substitute Checks, and Other Check Images

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specification for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

Remotely Created Checks

Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

Unlawful Internet Gambling Notice

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ACH and Wire Transfers

This agreement is subject to Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

International ACH Transactions

Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

Facsimile Signatures

Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other

orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

Agency (Power of Attorney) Designation

Agents may make account transactions on behalf of the parties, but have no ownership or rights at death unless named as Pay-on-Death beneficiaries. Owners do not give up any rights to act on the account, and the agent may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transaction of the agent. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

For accounts owned by a single individual, the owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner.

If our policy allows for the designation of an agent on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the agent to act on his/her behalf. Any one owner may revoke or terminate the authority, and the agent's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the agency, the agency is terminated upon the death of the last surviving owner.

Restrictive Legends or Endorsements

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses,


claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.


Account Transfer

This account may not be transferred or assigned without our prior written consent.

Endorsements

We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g., additional endorsements, ID information, driver's license number etc.) must fall within 1  of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1  of that edge.

It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement, or information you have printed on the back of the check obscures our endorsement. These endorsement guidelines apply to both personal and business checks.

Death or Incompetence

You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks,

items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

Fiduciary Accounts

Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

Credit Verification

You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Legal Actions Affecting Your Account

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account,

unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) – provided elsewhere – may specify additional fees that we may charge for responding to certain legal actions.

Account Security

Your Duty to Protect Account Information and Methods of Access. Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card we provide you for your accounts). You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive Pay and Other Fraud Prevention Services.

Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

Instructions From You

Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instructions.

Monitoring and Recording Telephone Calls and Account Communications

Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge

that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

Claim of Loss

The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at your option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

Early Withdrawal Penalties (and involuntary withdrawals)

We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

Changes in Name and Contact Information

You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

Resolving Account Disputes

We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

Waiver of Notices

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

NATIONAL BANK OF COMMERCE
1127 Tower Ave
Superior, WI 54880

Notes

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