**Amendment to Terms and Conditions of Your Account**

This amendment is to the “Terms and Condition of Your Account”, the contract governing your account(s) with IncredibleBank, and exclusively applies to the section entitled “Your Ability To Withdraw Funds” located on page 7 of 8 of said contract which is attached and hereby made a part of this document. Unless expressly stated hereinafter, all remaining provisions of this individual section remain applicable and enforceable.

The $200 referenced in the last sentence of the first paragraph under the “Case-by-case delays.” provision of subpart “Longer Delays May Apply” is hereby replaced and modified to read $225.

Any reference to $5,000 within the subparts of “Longer Delays May Apply” and “Special Rules For New Accounts” is hereby replaced and modified to read $5,525.

This amendment shall become effective as of July 1, 2020. All other sections and their respective provisions of the “Terms and Conditions of Your Account” remain applicable and enforceable as originally written. Should there be any conflict or discrepancy between agreements, the terms and conditions of this amendment will take precedence to the extent necessary to resolve such conflict or discrepancy.
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TERMS AND CONDITIONS

OF YOUR ACCOUNT

IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. If we are not able to verify your identity within 30 days, the account will be closed. The information you provide is protected by our privacy policy and federal law.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal and state laws, and other applicable rules such as the 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). Throughout this document, when a provision is identified as being applicable to a certain state (either “In Wisconsin” or “In Michigan”), it means that the provision is only applicable if your account is held at a branch located in that particular state. All accounts opened digitally, by mail, or by other remote means are considered held at a branch in Wisconsin, except if you reside in a state where we had a branch at that time, whereby your account will be considered held in that particular state. Any provision which is not described as applying to a particular state, applies to your account. 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 document 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 this document 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 this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document 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 document 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 document should be construed so the singular includes the plural and the plural includes the singular.

In Wisconsin, “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as an agent. A beneficiary of a P.O.D. account is a party only after the account becomes payable to them by reason of their survivorship or original payee. A minor may be a party to an account, subject to withdrawal restrictions of Wisconsin law. Unless the context indicates otherwise, “party” includes a guardian, conservator, personal representative, or assignee, including an attaching creditor, of a party.

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 fees. You authorize us to deduct these charges, without notice to you, directly from your account(s) with us. 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 your 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 you 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 you 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 it has previously cleared or has been processed or cleared through another bank. We reserve the right to hold any check for a reasonable time to investigate its status. Postdated checks - you, acting alone, who signs to open the account or has authority to make withdrawals from the account or to sign as the payee of a check or similar item, are responsible for the accuracy of the date. If we honor a postdated check, that transaction will be considered a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. We may proper pay and charge your account for a postdated check even though payment was made before the date on the check, unless we have written notice of the postdating in time to prevent it from being honored. We may postdate a check only at the request of the customer. FUND AVAILABILITY - In Michigan, we may provide you provisional credit for items other than cash, we accept for deposit (including items drawn “on us”). Unpaid temporary holds may be more than the actual amount of your purchase. In attempting to collect we may permit the payor bank to hold an item beyond the time we would normally hold it. In these types of cases, we will reverse the credit of the item. We may reverse any stop-payment order which overdraws your account regardless of the form of endorsement or lack of endorsement on the item and even though we provided you provisional credit for the item. We may reverse any stop-payment order which overdraws your account regardless of the form of endorsement or lack of endorsement on the item and even though we provided you provisional credit for the item.

Notice of withdrawal - We reserve the right to require more than seven 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 account 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 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 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. In Wisconsin, Business, or Organization and Association Accounts - An account in the name of one or more persons who are not an individual account owner is a business, organization or association account. Such an account is issued in the name of two or more persons. Each of you then shall own the account as joint tenants with survivorship and not as tenants in common. Single Account or Joint Survivorship Account with P.O.D. Beneficiaries - Pay-on-death beneficiaries acquire the right to withdraw only if: (1) all parties creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. In Michigan, Single-Party Account - Such an account is owned by one party. Joint Survivorship Account (Not As Tenants In Common) - Such an account is issued in the name of two or more persons. Each of you then shall own the balance in the account (subject to any previous pledge to which we have consented) as joint tenants with the right of survivorship. Each of you shall own the balance in the account as joint tenants with survivorship and not as tenants in common. Revocable Trust Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in these accounts that are tax-exempt will be paid only on collection of the tax- exempt portion of such earnings unless 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 will 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 - Unless otherwise provided, the rules in this section cover stop-payment requests made for the 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 stop-payment orders are handled by computers, 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. If your stop-payment order is given to us in writing, or in Michigan either in writing or by another type of record, it is effective for six months generally (Generally, a "record" is information that is stored in such a way that it 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 it. If you renew your stop-payment order, the original stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing, or in Michigan either 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. A release of the stop-payment request may be made only by the person who initiated the stop-payment order. If you stop payment on an item and we incur any damages or expenses because of unsuccessful stop-payment order, you agree to reimburse the account for the stop-payment order. In addition to our obligation to stop payment, we may refuse to honor the transactions of the authorized signer until: (a) we have received notice of the restriction or instruction. Unless we have

TRUSTEE LIMITATIONS - For savings and money market accounts, you may make up to six convenient transfers or withdrawals each statement cycle. Convenient transfers and withdrawals are transfers to another account or to a third party by means of a check, debit card, preauthorized, automatic, telephone, online instruction or similar order. Convenient transfers or withdrawals in excess of this limit will result in service fees and may subject your account to changes or closures. The owner(s) do not have the right of withdrawal only arises in a representative capacity, or (d) setoff is limited to the amount of the due and payable debt will be the full amount we have

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 partner 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 right of setoff is limited to the amount of the due and payable debt

In Wisconsin, SETOFF (Additional Provision) - If a joint or P.O.D. account requires the signatures of all of the parties for purposes of withdrawal then the account shall be subject to setoff to the extent of the net contributions of the debtors to the account. In Michigan, AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner’s behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owners’ behalf. The owner(s) may terminate the agency at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice of the agency, or (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

In Wisconsin, AUTHORIZED AGENT - An authorized agent is a person who by the terms of the account, has a present right, subject to request, to payment from the account on behalf of all of the parties to the account. The owner(s) do not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner(s) or beneficiaries, if any, other than by withdrawing funds from the account. The owner(s) may terminate the agency at any time. Unless the owner(s) provides written notice of the account, or (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized agent.

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. Certain checks are typed "not valid for deposit" or "stop payment 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.
As you look at the front of a check, the "trailing edge" is the left edge. When you made in blue or black ink, so that they are readable by automated check fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of payment by someone claiming an interest in the account.

Before the date of death or adjudication of incompetence for up to ten (10) days your checks, items, and instructions until: (a) we know of your death or with a right to withdraw funds from your account(s) dies or is adjudicated endorse.

To ensure that your check or share draft is processed without delay, you must endorse.

These endorsement guidelines apply to both personal and business checks.

CHECK PROCESSING - We process items mechanically by relying solely 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 programmed, confirmed and endorsed on the back from 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, you are responsible for the contents of the checks and payees. We may 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 use us the amount of the check.

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 such 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 signature.

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 require you to sign a deposit slip or give us information such as account number(s) and address at any time using any reasonable means to notify us.

We require all checks or items to be presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft or NSF of up to $50. If we subsequently know of your death or we have not received 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.

CHECKING - If a check, item or transaction is presented without sufficient funds in your account, it may be returned for insufficient funds (NSF). We will notify you in writing that your 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 use us the amount of the check.

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We require all checks or items to be presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft or NSF of up to $50. If we subsequently know of your death or we have not received 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.
CLAIM OF LOSS - 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 in question, and the circumstances surrounding the loss. We reserve the right to initiate, enforce or participate in any legal proceedings or to accept any settlement of claims or of any insurance or indemnity payments made. We also reserve the right to offer any information to 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 our books and records prior to any lawsuit or suit 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 notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. 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 address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

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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 withdrawal cannot be completed due to insufficient 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 notice of penalty for early withdrawals for additional information.

INACTIVE ACCOUNTS - Defined in Federal Reserve Regulation GG are prohibited from being processed by us. You will not be notified because the parties involved may have their payment order or credit rejected, or returned to their bank. You agree to be bound by automated clearing house rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if we have not had any activity or communication with you regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being considered unclaimed. If your account is unclaimed and surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and responsibilities for the transactions listed. You should keep this notice for future reference.

Health Savings Accounts (HSA). We permit you (as described below) to access your HSA with a card. This service is offered for the convenience of managing your HSA. However, electronically accessing your HSA – for example, getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing your HSA make sure you are using the correct card. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA.

We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must print a stop-payment order on the back of the check. Your request will not notify law elsewhere.

INACTIVE ACCOUNTS - If you have not directly initiated a transaction on your account, either debit or credit, for an extended period, you may be assessed a fee for such inactivity. Please refer to the Schedule of Fees. If your account has been drawn to a balance of $0 for a continuous period of at least 15 calendar days, we reserve the right, at our sole discretion, to close your account without providing notice to you unless you have provided us notice of your intent to keep the account active and provided us with a reasonable opportunity to act on said notice. You must notify us of your intent to close any account. Drawing your account to a $0 balance does not constitute notification to us. Thus, you may still incur fees (e.g. maintenance fee, paper statement fee, etc.) that may result in a negative balance should you fail to notify us of your intent to close your account. Please refer to the Schedule of Fees or Truth-In-Savings account disclosure to determine if your account is subject to a paper statement fee or has any minimum balance requirements that may result in a fee.
24 Hour Touch Tone Banker Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 715-241-7872 or toll free at 1-866-777-7872 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds between checking and savings accounts
- make a loan payment to us from your checking or savings accounts

get information about:
- your account balances
- the last six deposits and withdrawals
- your loans with us

Digital Banking Transfers - types of transfers - You may access your account(s) via our website at www.incrediblebank.com or by an internet enabled mobile device using the app, downloaded from your app store, by entering your user identification and password credentials, to:

- transfer funds between checking, savings, and line of credit accounts you have with us
- make payments from your deposits accounts to loan accounts with us.
- make payments to third parties via online bill pay

get information about:
- account balances
- the last six months of account activity
- and print or download your electronic account statements

Types of VISA® Debit Card Point-of-Sale Transactions - You may access your checking account in person, online, or by phone to purchase goods, pay for services, or get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- at activation of this service, you can make payments totaling $2,500.00 per day

Please also see Limitations on frequency of transfers sections regarding limitations that apply to VISA® Debit Card transactions.

In Michigan, Your Option to Limit Cash Withdrawals - For your VISA® Debit Card, you have the option to limit cash withdrawals to $50.00 per day or some other amount acceptable to us.

Currency Conversion and International Transactions.

(a) For point-of-sale (merchant) transactions using Visa network and ATM transactions using Plus network. When you use your VISA® Debit Card for this type of transaction and it settles in a currency other than US Dollars, the charge will be converted into the US Dollar amount. The currency conversion rate used to determine the transaction amount in US Dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. As a result, we will charge you a 1% international transaction fee on all international transactions. An international transaction is a transaction where the country of the merchant is outside the USA.

(b) For ATM transactions using Cirrus network. When you use your VISA® Debit Card for this type of transaction and it settles in a currency other than US Dollars, Mastercard®/Cirrus will convert the charge into a US Dollar amount. The Mastercard/Cirrus currency conversion procedure includes use of either a government-mandated exchange rate, a wholesale exchange rate selected by Mastercard/Cirrus. The exchange rate Mastercard/Cirrus uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard/Cirrus charges us a Currency Conversion Assessment of 20 basis points (2% of the transaction) for performing the currency conversion. In addition, Mastercard/Cirrus charges us an Issuer Cross-Border Assessment of 90 basis points (9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we will charge you a currency conversion fee of .2% of the transaction if there is a currency conversion and a cross-border transaction fee of .3% of the transaction. The cross-border transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Non-VISA Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your VISA® Debit Card on a PIN-Debit Network® (a non-Visa network) without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-VISA transactions. For example, the additional limits on liability (sometimes referred to as VISA’s zero-liability program) and the streamlined error resolution procedures offered on VISA® Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network.

*VISA Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

ATM Transfers - types of transfers, frequency and dollar limitations, and charges - You may access your account(s) by ATM using your VISA® Debit Card and personal identification number, to:

- make deposits to checking or savings accounts
- withdraw cash from checking or savings accounts

- each day you may make up to three withdrawals totaling up to $500.00

The above limits apply in combination with cash back on point-of-sale transactions when using the VISA® Debit Card.

- transfer funds between checking and savings accounts

- get information about:
  - your checking or savings account balances

Some of these services have limits at terminals.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- For security reasons, there are limits that apply to ATM and VISA® Debit Card transfers

- We may limit withdrawals from certain countries without prior notification to you if we experience fraudulent transactions from these countries.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by IncredibleBank, 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).

FEES
- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

DOCUMENTATION
- Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
- 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 (866) 777-7872 to find out whether or not the deposit has been made.
- Periodic statements.

You will receive monthly account statements for the checking and savings accounts you have with us.

PREAUTHORIZED PAYMENTS
- Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  - Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 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 will charge your account for stop payment order you give in accordance with our schedule of fees.

- Notice of varying amounts. 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 for the payment would fall outside certain limits that you set)
- Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
  (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
  (2) If you have an overdraft line and the transfer would go over the credit limit.
  (3) If the automated teller machine where you are making the transfer does not have enough cash.
  (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
  (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you.

FINANCIAL INSTITUTION’S LIABILITY

Liability for failure to make transfers. 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:

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

There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers; or
(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
(3) in order to comply with government agency or court orders; or
(4) as explained in the separate Privacy Policy Disclosure.

TERMINATION

We reserve the right to close your VISA® Debit Card, with or without cause, at any time. You are responsible for any fees, charges or penalties and for the amount of any transactions which are in process at the time your account is closed.
YOUR ABILITY TO WITHDRAW FUNDS

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

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays we are closed. If you make a deposit before closing Monday through Friday on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing Monday through Friday on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you 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.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability 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.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, will be available on the next business day.

If we are not going to make all of the funds from your deposit available on the next 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 the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than $5,000 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 failure of computer or communications equipment.

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 cash and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from wire transfers and the first $5,000 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 next business day after the day of your deposit if the checks being deposited are payable to you. The excess over $5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 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 thirtieth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will be available by the fifth business day after the day of your deposit.

OTHER FEES

Other fees may apply. Refer to the separate Schedule of Fees for more information.