



Effective August 1, 2025
 TERMS AND CONDITIONS,
 ELECTRONIC FUND TRANSFERS,
 FUNDS AVAILABILITY AND
 SUBSTITUTE CHECKS
DEPOSIT ACCOUNTS



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General 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 (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

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 contains an arbitration provision under which you and we agree that any dispute related to your account, this agreement or our deposit relationship with you will be resolved in binding arbitration, and that you will not have the right to a jury trial or to resolve the dispute in court.

This agreement is subject to applicable federal laws and the laws of the State of Illinois without regard to the conflict of law provisions thereof. When federal or Illinois law cannot apply, the laws of the state where your account is located will govern. Your account is assigned to the banking office indicated on your periodic statement, and is considered to be located in the state where that banking office is located. Your account may be reassigned to a different banking office in the same state or a different state from time to time. Your account is also subject to the Uniform Commercial Code as enacted in Illinois ("UCC"), the sanctions and regulations administered by the Office of Foreign Assets Control of the U.S. Treasury Department, and the rules of any payment networks, clearinghouses or associations used for processing items under this agreement, including but not limited to the Federal Reserve, Nacha and the card associations (except to the extent that this agreement can and does vary such rules or laws). Together, these laws and rules are referred to as "applicable law." 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 applicable law does not regulate;
- (3) establish rules for certain transactions or events which applicable 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. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by applicable 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.

FEES AND CHARGES

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 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.

INDEMNITY, LIMITS ON LIABILITY

Each of you agrees jointly and severally to indemnify and hold harmless Northern Trust and each of its directors, officers, employees, agents, successors and assigns from and against all liability, claims, loss, damage and expenses of any kind (including reasonable attorneys' fees and other costs incurred in connection therewith, to the extent permitted by applicable law) (collectively, "Losses") related to: (a) your use or maintenance of an account or any other services provided under this agreement, (b) your breach of the terms of this agreement or applicable law, (c) us following your instructions or refusing to follow your instructions if we believe such instructions do not comply with applicable law or standard banking practices, or (d) legal proceedings or disputes involving your account.

To the maximum extent permitted by applicable law, our liability will be limited to actual, direct damages caused by our failure to exercise ordinary care. If we pay an item bearing an unauthorized or forged signature or indorsement or alteration, or if we fail to stop payment on an item, you agree that our liability will be limited to the face amount of the item. We will not be liable for Losses arising from or related to force majeure events or clerical errors or mistakes of judgment, nor will we be liable for errors that do not result in financial loss to you, to the extent permitted by applicable law. We are not responsible or liable for the acts or omissions of third parties, including but not limited to other financial institutions, intermediaries, government agencies and payment networks. In no event will we be liable for any punitive, consequential, special, incidental, indirect or exemplary damages, even if we have been advised or should have known about the possibility of such damages. This section shall survive the termination of this agreement as to matters that occurred during its term.

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 indorsement or lack of indorsement 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. If a deposit item is returned after the funds from that item were made available for withdrawal, we will reverse the credit of the item even if this causes an overdraft. Unless prohibited by applicable 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

indorsement, claim of alteration, encoding error, counterfeit cashier's 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 currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. 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 for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements or indorse in our presence.

COLLECTION ITEMS

We charge fees to your account for collection items. In addition, the paying financial institution(s) in the collection process may also charge fees. Fees from other financial institutions will be deducted from the proceeds you are credited for the collection item.

COLLECTION OF FOREIGN ITEMS

When your account is credited for a foreign collection item, it is exchanged to US Dollars using the current foreign currency exchange rate. We charge fees to your account for foreign collection items. If a previously credited foreign item is reversed, we may use the most current foreign currency exchange rates to determine the reversal amount. In cases where a foreign collection item is returned unpaid, collection fees may still be charged to your account.

WITHDRAWALS

Generally - 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 indorse 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 we are presented with an item drawn against your account that would be a "substitute check," as defined by applicable 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.

Waivers - Even if we honor a nonconforming request, we are not required to do so later. We may treat continued abuse of the stated limitations (if any) as your act of closing the account, or we may at our option reclassify your account as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification. The fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later.

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. You assume full responsibility of any Losses in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any Losses you incur as a result of your decision to withdraw funds in the form of cash.

Large Cash Withdrawals – if you want to cash a check (or make a large cash withdrawal) for a very large sum, we may require advance notice so that we can order the cash from our vault. We may require that you provide adequate security, but we have no obligation to do so.

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. When information from your check is used to make an electronic fund transfer, the funds may be withdrawn from your account as soon as the same day you make your payment. You will not receive an image of any check that is converted in this manner with your statement because we did not receive the check.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from savings or money market deposit account (including subaccounts), as defined by Regulation D. While applicable law requires us to reserve this right, it is not our general policy to use it. Withdrawals from a Certificate of Deposit prior to maturity or prior to any notice period may be restricted and may be subject to penalty. Refer to our Account Descriptions & Fees disclosure for Early Withdrawal Penalties.

UNDERSTANDING AND AVOIDING OVERDRAFT FEES AND NONSUFFICIENT FUNDS (NSF) TRANSACTIONS:

1. **Generally** - An overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. You agree that we may charge fees for overdrafts. An NSF transaction occurs when there is not enough money in your account to pay for a transaction, and we reject the transaction and return it unpaid. We have NO obligation to pay overdrafts, and even if we have paid overdrafts in the past, we are not obligated to do so in the future. We pay overdrafts solely in our discretion and can change our practices regarding the payment of overdrafts at any time without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as a plan to sweep funds from another account you have with us.
2. **Determining your available balance** - We use the available balance in your account to determine whether there is enough money to pay for a transaction. Your available balance is the amount of money in your account that is available for you to use, which is updated throughout the business day. Your available balance will increase when funds from deposits made to your account become available for use as described in the

section titled "Your Ability to Withdraw Funds." Your available balance will decrease when withdrawals and other debits are posted to your account. Holds placed on your account and pending transactions that have been authorized but have not yet settled also reduce your available balance. See the subsection titled "Impact of holds on your available balance" for more information.

We receive transactions throughout the business day, and we may determine your available balance for the purpose of deciding whether to pay or return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, your available balance at the subsequent time will determine whether there are insufficient available funds.

We have services available to help you keep track of your account balance and transactions, including through online banking, mobile banking, accessing your account information by phone or at an ATM, or coming into one of our banking offices.

3. **Available balance and ledger balance** - Importantly, your available balance may not be the same as your account's ledger (or actual) balance. This means an overdraft or NSF transaction could occur regardless of your account's actual balance. Your account's ledger (or actual) balance only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. Your actual balance does not include outstanding or pending transactions that have not yet settled, nor does it reflect holds placed on your account. The balance on your periodic statement is the ledger balance for your account as of the statement date. Because we use your available balance rather than your ledger balance to determine whether your account has sufficient funds to pay a transaction, when you review your statement it may appear that you had sufficient funds to pay a transaction when in fact your available balance was insufficient, resulting in an overdraft or NSF transaction.
4. **Posting order** - The posting order is the order in which we apply transactions (deposits and payments) to your account. It is important to understand that transactions may not be posted to your account in the same order in which they occurred. Different payment types are processed using different processing systems and some may take more or less time to post to your account. We use automated systems to post transactions, which may be sorted into categories and ordered based on the transaction type (e.g., checks, wire transfers, debit card purchases) rather than in chronological order. We may post items in any order we choose and we may change our posting order at any time without notice to you.
5. **Your responsibility for overdrafts** - If your account is overdrawn, you must immediately make a deposit or transfer to bring your account to a positive available balance. You agree to reimburse us for the amount of any overdraft and related fees, and if you have a joint account, each owner will be jointly and severally liable for the amount of the overdraft and related fees, regardless of who caused the overdraft. We may use subsequent deposits to your account, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. You understand that if you do not want your benefits applied in this way, you can change your direct deposit instructions with your benefits payor at any time.
6. **Impact of holds on your available balance** – When a hold is placed on your account, it reduces your available balance because the funds subject to the hold are not available for withdrawal or to pay other transactions. Holds may be placed on an account for a variety of reasons; one common type of hold is a debit authorization hold. When you make a purchase with your debit card, a temporary hold may be placed on your

account for the amount provided by the merchant. In some instances, the amount of the hold may be more than the actual amount of your purchase, such as when you purchase gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, your available balance will be reduced by the amount of the hold. If your available balance is not sufficient to pay another transaction presented for payment while the hold is in effect, it will create an overdraft (if paid) or an NSF transaction (if returned). You will be charged a fee for any overdraft, even if your available balance would have been sufficient to cover the transaction if the hold amount had been equal to the actual purchase amount.

7. **Conditional exclusion** – If we initiate a transfer of funds from your account to make a payment on a covered loan for an amount that exceeds your available balance, we will not charge you any fee, other than a late fee under the loan documents, in response to such transfer, nor will we close your account in response to a negative balance that results from such transfer. "Covered loan" means a consumer-purpose loan you have with us (excluding credit card accounts and real estate-secured loans) under which: (a) repayment of the loan balance is due in a single payment; or (b) any scheduled payment is a balloon payment (i.e., more than twice as large as any other payment); or (c) the scheduled payments will not fully repay the loan balance and the final payment may be a balloon payment.

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 and are subject to state law. We reserve the right to refuse some forms of ownership on any or all of our accounts. 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. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. Such an account may also be referred to as a "Single Account" or "Single-Party Account Without "POD" (Payable on Death) Designation" or an "Individual Account."

Joint Account - With Survivorship (And Not As Tenants In Common) - Such an account is in the name of two or more named parties and is owned by those parties. We may pay any sum in the account to a party at any time. Upon the death of any party, that party's ownership passes to the survivors (surviving parties). State law may specify how such ownership passes. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. Such an account may also be referred to as a "Joint Account," "Joint Account - With Survivorship," "Joint Survivorship Account," "Multiple-Party Account with Right of Survivorship," "Joint Tenants Account" or "Joint Tenants w/Rights of Survivorship Account." Such an account is not a "Tenants in Common" or "Tenancy by the Entirety" account.

Please be aware of the following with respect to a Joint Account With Survivorship: Deposits and any additions to the account are the property of the parties as joint tenants with right of survivorship. This means that we may release the entire account to any party during the lifetime of all parties. We may honor withdrawal requests (including checks or other orders) from any party during the lifetime

of all parties. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any party. We may honor withdrawal requests (including checks or other orders) from any surviving party after the death of any party, and may treat the account as the sole property of the surviving party(s). Unless a party directs us by written notice not to honor the withdrawal request (including checks or other orders) of a party we will not be liable for doing so. After we receive such a notice, we may require written authorization of any or all parties for any further payments or deliveries.

Joint Accounts with Minors - If you own a joint account with a minor, you understand that the minor has access to freely transact on the account and you will be fully liable for all such transactions as if they were your own. You agree to hold the bank harmless and indemnified from and against any and all Losses the bank may sustain which in any manner relate to the use of this joint account by the minor party. You understand and agree that you are responsible for any and all actions taken by the minor related to the account, through any banking channel whatsoever (including, but not limited to, online and mobile banking), and that you consent to such actions by opening this joint account.

Tenancy in Common Account - Such an account is owned by the named parties as tenants in common. Upon the death of any party, the ownership interest of that party passes to the estate of that party under the party's will or by intestacy. None of you intend (merely by opening such an account) to create any right of survivorship in any other person. We may pay part or all of the balance of such an account to any party until we receive written notice that at least one party has died. Such an account may also be referred to as a "Joint Account - No Survivorship," a "Tenants in Common Account," or a "Multiple-Party Account without Right of Survivorship." Such an account is not a "Tenancy by the Entirety Account" or a "Marital Account" or "Joint Survivorship Account."

Pay-On-Death (POD) Account - Such an account is owned by the named party or parties jointly with survivorship. We may pay any sum in the account to a party at any time, and any party may withdraw funds from the account. Upon the death of one of several parties, ownership passes to the surviving parties. Upon the death of all parties, the account passes to and is payable to the beneficiaries. Beneficiaries cannot withdraw unless: (1) all initial parties die, and (2) the beneficiary is then living. If your account is governed by Minnesota law, beneficiaries cannot withdraw unless: (1) all initial parties die, (2) the beneficiary is then living and (3) we have not been given written notice of a claim under a will. If two or more beneficiaries are named and survive the death of all initial parties, beneficiaries will own the account in equal shares, without right of survivorship. We may pay part or all of the balance of such an account to any initial party while they are living. If all the initial parties have died, we may pay the account balance to the beneficiaries that survive the death of all the initial parties, and the ownership passes to those beneficiaries. If no beneficiary survives the death of all the initial parties, we may pay the account balance to the estate of the last party to die. Otherwise, the account is not part of any initial party's estate and does not pass by will or intestacy. The initial parties may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time. Such an account is not subject to the Nonprobate Transfers Law of Missouri. Such an account may also be referred to as a "POD Account," a "Trust Account," a "Totten Trust Account," a "Single Party Account with POD (Payable on Death) Designation," a "POD Account with Single or Multiple Parties," or a "Multiple-Party Account with Right of Survivorship and POD (Payable on Death) Designation." It also may be referred to as a "Trust Account" if beneficiaries are named in the account records and not in a separate trust agreement. The "initial parties" may be referred to as "trustees," and the beneficiaries may be referred to as the "POD payees," "POD

beneficiaries" or "pay on death beneficiaries." Such an account is not a "Tenants in Common" or "Tenancy by the Entirety" account.

Community Property Account - Where authorized by and subject to state law, such an account may be opened only for two spouses who are residents of a community property state. The account is their community property. You agree to open such an account only if you intend that all of the property in the account, including the earnings, be held as community property. The ownership during lifetime and after the death of a spouse is determined by the law applicable to community property generally and may be affected by a will.

Marital Account - Where authorized by and subject to state law, such an account is established without the right of survivorship by two parties who claim to be married and is payable on request to either or both parties.

Tenancy By The Entirety - Where authorized by and subject to state law, such an account is in the name of two persons who are married as tenants by the entirety. Such an account is also called "Multiple-Party Account - Tenancy by the Entireties."

If you are opening a tenancy by the entirety account for protection against creditors or estate planning purposes, we recommend that you seek legal advice.

AGENTS

You may appoint an agent to conduct transactions on your behalf by providing an agent appointment form or power of attorney ("POA") that we agree to accept. We reserve the right to refuse to honor a POA or other agent appointment, which you agree we are authorized but not required to accept. The scope of an agent's authority is typically defined in the documentation pursuant to which the agent is appointed. However, you understand that we have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit or otherwise in compliance with the scope of authority granted. For joint accounts, we may rely on a POA or other agent appointment given by any owner without further consent of the other owner(s). A durable POA continues until your death or the death of the agent. If a POA is not durable, it is revoked when you have been declared incompetent by a court or other legal authority, or such other conditions as provided in the POA. 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 authority of the agent or the death of the owner who appointed the agent, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree to hold us harmless for any Losses you may incur as a result of our following instructions given by your agent acting under a POA or other agent appointment.

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 applicable 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.

FICTITIOUS BUSINESS NAME ACCOUNTS

If the name in which the account is held is fictitious, each party represents that one or more of the parties have the right to use that name and have fulfilled all legal requirements for using and or doing business under that name.

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 applicable 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 applicable law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. When you place your stop-payment order we will tell you what information we need to stop payment. This information must be exact since stop-payment orders are handled by computers. If your information is not exact your order will not be effective and we will not be responsible for failure to stop payment.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month 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.

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 change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by applicable law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. 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 or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

WAIVERS

We may delay enforcing our rights under this agreement without losing them. Any waiver by us shall not be deemed a waiver of other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as otherwise set forth in this agreement.

REPORTING ERRORS

Account statements are a valuable tool to help prevent fraudulent or mistaken transfers, and you agree to immediately notify us if you do not receive your regular statement. You agree to promptly review all statements, notices, items or images of items, and other information we provide or make available to you regarding your account activity and transactions (collectively, "Account Information") and to notify

us right away of any error, discrepancy, unauthorized transaction, forgery, alteration, improper or missing indorsement, improper or unauthorized signature, encoding error, or any other problem involving your account (each, an "Error"). You agree to cooperate with us in investigating the Error, provide us with a written statement or affidavit describing the Error and the relevant facts, including any suspected wrongdoers, and make a report to law enforcement and provide us with a copy of the report.

If you do not notify us within 30 days after the date you discovered the Error or the first Account Information showing the Error was made available to you, whichever occurs first, you will be deemed to have failed to exercise ordinary care in examining your Account Information and we will not be liable for any Losses or have any obligation to reimburse you for the Error or for any subsequent unauthorized transactions, signatures or alterations by the same wrongdoer.

You further agree that if you fail to report any Error within 60 days of when we first send or make the Account Information showing that Error available, you cannot assert a claim against us for the Error and as between you and us, the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care, and is in addition to the 30-day limit described in the previous paragraph.

We will not be liable for Losses arising from an Error if the items involved were forged, counterfeited or altered in such a manner that a reasonable person could not detect it or such Losses otherwise could not have been avoided by our exercise or ordinary care. Our liability for any Error will be reduced by the amount of Losses caused by your negligence or failure to exercise ordinary care and by any recovery you receive or are entitled to receive from third parties, including any insurance proceeds. You agree not to waive any rights you have to recover from third parties and to pursue such rights, or assign them to us so that we may pursue them.

If this is a business account, you agree that ordinary care requires the use of internal controls and you will have at least two people review your Account Information, or in the alternative, the person who reviews the Account Information will be someone who does not have authority to transact business on the account, and we may deny a claim for Losses incurred as a result of an Error if you fail to follow these procedures.

The time periods for reporting Errors as described in this section do not apply with respect to wire transfers, electronic fund transfers governed by the Electronic Funds Transfer Disclosure, substitute checks, or ACH entries to or from a business account. See the applicable sections of this agreement for any error reporting requirements related to these types of transactions.

The notice requirements for reporting Errors described in this section do not limit or prevent our right to recover Losses or seek recourse from other banks, clearing organizations and third parties, none of which are third party beneficiaries of this agreement.

ACCOUNT TRANSFER

If you attempt to transfer or assign all or a part of your account, we will not be bound by the transfer or assignment until we agree in writing to the transfer or assignment. We are not required to accept or recognize any transfer or assignment. Unless we agree otherwise in writing, any rights of a transferee or assignee will be subject to our right of setoff or prior security interest. We have no obligation to notify you or any other person before disbursing any funds from your account in accordance with what we in good faith believe to be the terms of the transfer or assignment.

DIRECT DEPOSITS

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 applicable law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT

You agree to provide all of the documentation we require to open an account, which may include a signature card, organizational documents, and other identifying information. If you fail to comply with our account opening requirements within a reasonable time, we may restrict or prohibit further use of the account or close the account. In addition, if you fail to provide the required documentation, the account may not pass ownership of the funds upon death or incapacity and FDIC or other insurance may also be affected.

SECURITY INTEREST, RIGHT OF SETOFF

You grant us a first priority continuing security interest in your account and its proceeds to secure any present or future indebtedness any account owner owes to us, including any unpaid fees or charges, overdrafts, loans, or other obligations or liabilities, together with any costs, expenses and attorney's fees we incur related thereto (collectively, "Obligations"). We may set off funds in your account for payment of the Obligations without prior notice and regardless of the source of funds in the account, unless prohibited by applicable law.

For joint accounts, we may set off any funds in the account for the Obligations of any owner even if the other owner does not owe the Obligations. For accounts owned by one or more individuals, we may set off any funds in the account for the Obligations of a partnership to the extent of an owner's liability as a partner for the partnership's Obligations. We will not be liable for the dishonor of any items that occurs because our setoff against your account results in an insufficient balance to pay the item.

You agree that our setoff rights extend to any federal or state benefit payments deposited into your Account except where prohibited by applicable law and if you do not want your benefits applied in this way, you can change your direct deposit instructions with the benefits payor. In the event that any benefit payments are deposited to your account in error or after a date of ineligibility, we may be required to return those payments to the applicable benefits payor and we are entitled to set off against any of your accounts in order to recover such amounts.

This right of setoff does not apply to your account if prohibited by applicable law. For example, the right of setoff does not apply to your 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. You agree to hold us harmless from any Losses arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR INDORSEMENTS

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement 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 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 indorsement.

FACSIMILE SIGNATURES

We may pay or refuse to pay a check bearing any form of facsimile or computer-generated signature, including any legend, symbol or other mark produced using an automated check writing service or other electronic means (each, a "facsimile signature"). If you use a facsimile signature or provide a signature card or other documentation authorizing the use of a facsimile signature, you will be solely liable for any check bearing a similar signature, regardless of your negligence or whether the facsimile signature was the same as one you have used before. You must notify us at once if you suspect that your facsimile signature is being or has been misused. You acknowledge that using a facsimile signature may increase the risk of check fraud and you agree to hold us harmless from and against any Losses you or we may incur arising out of the use of a facsimile signature by any person, whether or not authorized.

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 completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. We are not required to maintain signature cards for any account, and whether or not we maintain signature cards, in no event will we be obligated to examine your items for the number or combination of signatures or to determine whether the signature is authorized.

MULTIPLE SIGNATURES

We are not required to comply with any multiple-signature requirement, even if you have indicated on your signature card or otherwise instructed us that multiple signatures are required on items drawn on your account. Any multiple-signature requirement is solely for your own internal purposes and is not binding on us. 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. Using an automated process helps us keep costs down for you and all account holders.

SIGNATURE SAMPLE

If you decline to provide a sample of your handwritten signature when opening an account, you understand that: (i) any check presented on the account may be (but may not always be) returned without payment, and (2) we are not obligated to comply with any instructions provided in written form. If you intend to write checks on the account or to deliver any instructions relating to the account in written form, you must inform us in advance and provide a sample signature in a manner acceptable to us.

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.

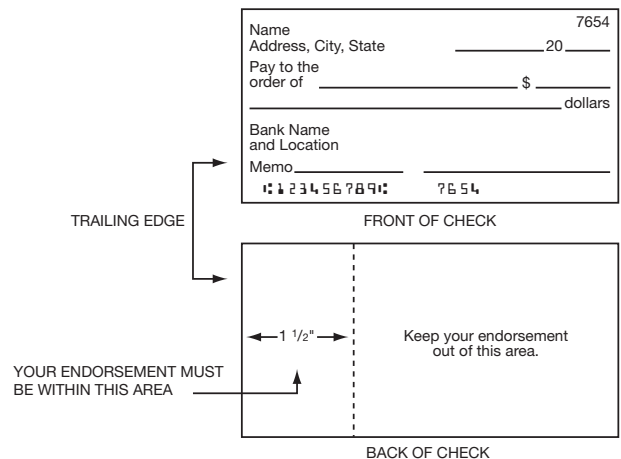
INDORSEMENTS

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

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements 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 indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any Losses that occur because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement. These indorsement 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 personal representatives, 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 obtaining a credit report prepared by a credit reporting agency. We may also obtain information from financial institutions or third party services about your other checking and savings accounts, and credit history. We may provide information

about your account (including information about our experience with you that is adverse) and your credit history with us to other entities, including credit reporting agencies.

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. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until 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 any 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. 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. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) 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 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 Losses entirely yourself or share the Losses with us (we may have to share some of the Losses if we failed to use ordinary care and if we substantially contributed to the Losses).

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 Losses. 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.

RESTRICTING YOUR ACCOUNT

You agree that we may restrict your account or decline or prevent transactions to or from your account for a variety of reasons, including to protect you or us or to comply with applicable law. We may freeze your account; limit who may make deposits or withdrawals; reverse, hold or delay any specific withdrawal, payment or transfer to or from

your account; restrict cash deposits or withdrawals; remove funds from your account to hold them pending investigation; or close your account and assign your account information to a replacement account number; including in one or more of the following situations:

- We suspect that you may be the victim of a scam, fraud or financial exploitation, even though you have authorized the transaction;
- Your account is reported compromised by you or another party, or we otherwise receive conflicting information or instructions regarding account ownership, control or activity;
- Your account is involved in any legal or administrative proceeding;
- We suspect that any transaction may be fraudulent or involve illegal activity;
- We reasonably believe that taking such action is necessary to avoid Losses or reduce risk to us or you; or
- We are complying in our sole judgment with any applicable law, rule or regulation, or with our policies adopted to assure that we comply with such requirements.

You agree that we will have no liability for any action we take hereunder or for any Losses you may incur in connection with items being dishonored or transactions being delayed or blocked as a result of your account being restricted, and we may take such action without prior notice to you, unless prohibited by applicable law. This provision shall not be construed as imposing a duty on us to conduct transaction monitoring or detect fraudulent activity with respect to your account or to take any other action. Any action we take hereunder related to a legal action or a dispute or adverse claim affecting your account shall also be subject to the terms of the “Legal Actions Affecting Your Account” and “Resolving Account Disputes” provisions, as applicable.

TELEPHONIC INSTRUCTIONS

Unless required by applicable law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS

Subject to applicable 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. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using 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.

This consent is regardless of whether the number we use to contact you is 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 further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

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

PUBLIC CLOUD ADOPTION

We use the capabilities of the public cloud for many of our products and services and will be expanding over time as we build new applications and improve the performance of existing applications.

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. For information on penalties and early withdrawals, refer to our “Account Descriptions and Fees” disclosures.

ADDRESS, PHONE NUMBER OR NAME CHANGES

You are responsible for notifying us of any change in your address, your phone number or your name. Unless we agree otherwise, change of address, phone number or name must be made in writing by at least one of the account holders. Informing us of your address, phone number or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the address we have in our records for the account or to the most recent address you have designated. You agree that if the U.S. Postal Service or our courier or vendor notifies us that your mailing address has changed, we may change your address in our records and send notices to the new address. If provided elsewhere, we may impose a service fee if we attempt to locate you.

NOTICES

Notices to you. Any notices we provide related to your account or this agreement will be deemed given when sent to the address we have in our records for the account or to the address you have designated. If you have agreed to receive notices electronically, we may deliver notices via email, by posting on our website or online banking platform, or such other electronic method as permitted by applicable law and such notices will be deemed given at the time of transmission or posting. If any notice we send to you is returned undeliverable, we reserve the right to discontinue sending notices until you provide us a new address and the information in any such notices will nevertheless be deemed binding on you since it is your responsibility to provide us with a valid address. You agree that the procedures for providing notices to you as described herein are reasonable and you will indemnify us for following these procedures.

Notices to us. Notices to us related to your account or this agreement must be in writing and sent to the address below, except as otherwise indicated in this agreement:

Wealth Management Client Services
Northern Trust
P.O. Box 92929
Chicago IL 60675

For other communications or questions, you can contact your Relationship Manager or call 1-888-289-6542 and ask to speak to a Wealth Management Client Services Representative.

RESOLVING ACCOUNT DISPUTES

If we receive conflicting instructions or the ownership or signing authority on your account is in dispute for any reason or your account otherwise becomes subject to any adverse claim, we reserve the right to: (1) place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) 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, (2) initiate legal proceedings seeking to place funds in a court for resolution, (3) continue to rely on the ownership and authority information in our current records for the account, or (4) honor the adverse claim upon receipt of evidence we deem satisfactory in our discretion. We will not be liable for any actions taken hereunder or for any Losses you may incur as a result, including but not limited to any fees or costs you may incur due to any delay or any items that are dishonored as a consequence of taking any such actions.

WAIVER OF NOTICES

To the extent permitted by applicable 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 applicable law.

PLEDGES

Each owner of this account may pledge all or any part of the funds in it for any purpose and pursuant to documentation in form and substance to which we agree. Any pledge of this account agreed to by us must first be satisfied before the rights of any surviving account owner or account beneficiary become effective. For example, if an account has two owners and one of the owners pledges the account (i.e., uses it to secure a debt) and then dies, (1) the surviving owner's rights in this account do not take effect until the debt has been satisfied, and (2) the debt may be satisfied with the funds in this account.

STALE-DATED CHECKS

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 place a stop payment order on the check in the manner we have described in the “Stop Payments” subsection.

FDIC INSURANCE

Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self-directed qualified retirement account (e.g., an IRA) are examples of some of the others. Deposit insurance for a person's self-directed qualified retirement account is up to \$250,000. (An IRA is a self-directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to \$250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

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 you have not had any activity or communication with us 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 unclaimed. If your funds are 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.

UTMA ACCOUNTS

Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or ensure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

CASH TRANSACTION REPORTING

To help law enforcement agencies detect illegal activities, applicable law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION

Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S OR TELLER'S CHECKS

Under some circumstances, and subject to state law, you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your Losses with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any Losses we might suffer. This means that if the

check is presented after we pay your claim, and we pay the check, you are responsible to cover our Losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a Loss.

TRANSACTIONS BY MAIL

The preferred method for making a deposit is in person at a local office, at a Northern Trust ATM, or through our online mobile deposit application. If you do mail a check or draft for deposit, you should indorse the item being sent through the mail with the words “For Deposit Only” and should include your correct account number underneath to ensure the item is credited to the correct account. You should use the pre-encoded deposit slips found in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the item should be credited, we may apply it to any account or any loan balance you have with us or we may return the item to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

CHECK STORAGE AND COPIES

You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

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 specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any Losses 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.

REMOTELTY 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. In addition, we reserve the right to not process any transactions we determine may be associated with internet gambling, without our having to determine the legality of the transaction.

ACCOUNT ORGANIZATION

We have organized your Checking account in a nontraditional way. Your Checking account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your Checking account operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down. This account organization does not apply to certain checking accounts.

TRANSACTIONS INITIATED BY OTHERS

If you authorize others to perform transactions using your account, such as through a power of attorney or by adding authorized signers to your account or in any other manner, you hereby agree to be legally responsible for the transactions initiated by them, including transactions that are for their personal benefit. You also hereby indemnify us, exculpate us, and hold us harmless against any Losses we may incur for transactions initiated by them.

We shall not in any way be responsible for, or have any obligation to inquire into any of the following: (i) the circumstances of the issuance of any check or other order for the payment of money, or other instrument signed by a person authorized by you to perform transactions using your account, (ii) the application, disposition, or use of any such check, order, or instrument or the proceeds thereof, or (iii) any of the funds deposited with us. You direct and agree that we shall honor, receive, and pay any and all checks and other orders for the payment of money and other instruments signed by a person authorized by you to perform transactions using your account, whether or not payable or indorsed to the order of the person authorized by you, and whether or not deposited to the individual credit of or used in payment of the individual obligation of, or tendered for cashing by the person authorized by you to perform transactions using your account.

FORCES BEYOND OUR CONTROL

We shall not be liable for any Losses due to circumstances beyond our reasonable control, including but not limited to delays, errors or interruptions in service caused by labor disputes, war or terrorism or civil unrest, emergency conditions (such as flood, fire or explosion), natural disaster, adverse weather conditions, a legal constraint or governmental action or inaction, computer malfunctions, failure or fluctuation in utilities or equipment (such as power or telecommunications), failure or fluctuation in any mail or courier service, suspension of payments by another financial institution, theft, an act of God, or your act, omission, negligence or fault.

RIGHTS RESERVED BY THE BANK

We reserve the right to refuse to open any account, and also the right to change the terms of or discontinue any account after acceptance. Written notice of any change or discontinuance will be provided in accordance with the account's terms and conditions. We may refuse to accept a deposit or an addition to an account, limit its size, or return

all or a part of it to you. We reserve the right to limit the amount of funds that may be maintained in an account.

YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

If you believe that we are furnishing inaccurate information about any of your accounts to consumer reporting agencies, please notify us of the details. Provide us with your name and account number. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you have in question. Write to us at Northern Trust, P.O. Box 92992, Chicago, IL 60675.

INTERNATIONAL ACH TRANSACTIONS

Financial institutions are required by applicable 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.

FUNDS TRANSFERS

This section applies to wire transfers to or from your account. This section also applies to electronic funds transfers to or from a business account, including ACH entries and other electronic transfers or real-time payments. Electronic funds transfers to or from a consumer account (except for wire transfers) are subject to the Electronic Funds Transfers disclosure below. If you have entered into a separate written agreement with us for any of these funds transfer services, that separate agreement will control to the extent of any inconsistency with this section.

Payment system rules - The terms used in this section have the meaning given to them in Article 4A of the UCC. By submitting a payment order, you agree to be bound by the rules of the applicable payment network or clearinghouse used to execute your funds transfer, which may include the Nacha Rules and rules of the Board of Governors of the Federal Reserve System and their operating circulars. We may select any intermediary bank, funds transfer system or means of transmittal to execute your funds transfer, even if our selection differs from your instructions.

Submitting payment orders - You may be able to submit payment orders in person, by phone, electronically, or through such other methods as we permit from time to time. Payment orders received on a non-business day or after our cutoff time on a business day will be treated as if they were received on the next business day. Cutoff times may vary depending on the method used to initiate the payment order. No conditions or instructions accompanying your payment order will be binding on us unless we have expressly accepted and agreed to them in writing. We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have sufficient available funds in your designated account to cover the order.

Security procedures - We offer certain security procedures for payment orders, which may vary depending on the method you use to initiate the payment order. By submitting a payment order, you agree that the security procedures are a commercially reasonable means of authenticating payment orders submitted by you or on your behalf. We and you each will keep the security procedures and all passwords and other security information confidential. You agree that payment orders submitted in compliance with the security procedures will be enforceable against you, whether or not authorized, if we accept such payment order in good faith. Further, you agree to be bound by any payment order that you issued or otherwise benefited from, even if we did not authenticate it in compliance with the security procedures. If you elect to communicate a payment order to us in a manner that varies from the security procedures, you will be deemed to have refused the security procedures that we offer and recommend as commercially reasonable and you agree to be bound by and pay for

any such payment order accepted by us in good faith, whether or not authorized.

Processing payment orders - A payment order is considered accepted by us when we execute it. We will use commercially reasonable efforts to execute payment orders received in compliance with the security procedures by making applicable accounting entries or by transmitting payment instructions to the applicable bank or other party on the stated transfer date, or if no transfer date is stated, on the day we receive the payment order, in each case subject to our cutoff times. Notwithstanding the foregoing, we reserve the right to delay executing a payment order for any reason in our discretion, including if we have concerns regarding its authenticity or accuracy or insufficient funds in the account.

Reliance on identifying number - You are solely responsible for the accuracy and content of your payment orders, which we will rely on in carrying out your instructions. If your payment order identifies 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, even if the number identifies a financial institution, person or account different than the one named. You understand that providing an inaccurate identifying number for the intended beneficiary or bank in your payment order could cause the funds transfer to be misdirected and result in a loss of funds. You agree that we will not have any responsibility for detecting errors in your payment orders and no liability for Losses resulting from any inaccurate or missing information in your payment orders, except to the extent otherwise required by applicable law for remittance transfers.

Rejection - We have no duty to process payment orders and we reserve the right to reject a payment order for any reason. Even if we accept your payment order, it may not be accepted by the beneficiary's bank or it may otherwise not become final. In that event, your underlying obligation to that beneficiary will not be discharged. If we accept your payment order but the funds transfer is returned to us after execution, you agree that we are not obligated to re-send the funds transfer if we complied with your original payment order. We will attempt to notify you if your payment order is rejected or your funds transfer is returned to us after execution, but will have no liability to you for any delay or failure to provide such notice.

Obligation to pay - You agree to pay us the amount of any funds transfer we execute based on your payment order and all associated expenses and charges, which we may automatically deduct from your account. If you have not designated a specific account as a source of payment for your funds transfer, any eligible account you have with us may be the source of payment. If you receive a refund for a funds transfer that was not accepted by the beneficiary's bank, you are not entitled to interest on the refund and you remain responsible to pay us any expenses and charges for our services. If you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the funds transfer even if it is not accepted by the beneficiary's bank.

Cancellation or amendment of payment order - We have no obligation to amend or cancel a payment order after it has been submitted to us. If you request to cancel or amend a payment order before we have accepted or begun processing the payment order, we will endeavor to act on your request. But we are not liable if we are unable to effectuate your request for any reason and you will remain obligated to pay the payment order as transmitted. You agree to reimburse us for any Losses we incur in connection with your request to amend or cancel a payment order. Notwithstanding the foregoing, you may cancel a remittance transfer within 30 minutes of paying for the transfer.

Provisional credit - Any credit to your account resulting from a funds transfer is provisional until we receive final settlement for the funds, and you agree that we are entitled to reverse the credit to your

account or you will otherwise reimburse us if we do not receive final settlement. In that event, the party that originated the funds transfer will not be deemed to have paid you and their underlying obligation will not be discharged. If we erroneously credit your account for an amount in excess of a payment order of which you are the beneficiary, you agree that we are entitled to recover the excess amount from you regardless of whether you may have some claim to the excess amount against the originator of the order. Your account statement will serve as notice of funds transfers credited to your account and we are not obligated to provide any other notice to you.

Duty to provide timely notice of errors; liability limits – You must promptly review your account statements, wire confirmation notices and any other information made available to you regarding your payment orders (including any amendments or cancellations) and report any errors or unauthorized funds transfers to us right away. If you fail to notify us of an error or unauthorized funds transfer within thirty (30) days from the date we notify you of execution of the funds transfer (whether such notice is given by account statement or any other means), you will be liable to us for any Losses we incur as a result of your failure to provide timely notice and you will be precluded from asserting a claim against us for lost interest on the erroneous or unauthorized funds transfer. In addition to our other liability limits under this agreement, if a payment order is delayed, improperly executed or not executed due to our failure to exercise ordinary care, our liability shall be limited to an amount equal to interest losses attributable thereto, calculated using a rate equal to the average effective federal funds rate for that period. This paragraph does not apply to remittance transfers, which are subject to separate terms provided at the time of initiation and as described below. For ACH entries, you agree to immediately report any unauthorized ACH entry so that we have a reasonable opportunity to submit a timely return request, otherwise your claim may not be honored and you could incur Losses.

Remittance transfers - A remittance transfer is a wire transfer initiated by a consumer primarily for personal, family or household purposes to a beneficiary in a foreign country. You have certain rights regarding remittance transfers that will be explained at the time of initiation. A disclosure for the transfer will be provided to you when you request a transfer, and you must approve the contents of the disclosure before the remittance transfer can be completed. You will also receive a receipt after the transfer is made. You may cancel a remittance transfer within 30 minutes of paying for the transfer. If the recipient of the transfer does not receive the correct amount of funds on time, you may notify us of the error. The notice of error must be made within 180 days of the disclosed date of the availability of the funds for the recipient. We will determine within 90 days of receipt of your notice whether an error occurred and will correct the error or notify you why no error occurred. You may request copies of the documents we relied upon to make our decision or for a clarification of our answer to you.

ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure only applies to consumer accounts, as defined by Regulation E. An electronic fund transfer is a transaction initiated electronically to debit or credit a consumer account, including online, by phone, at an ATM or using a Debit Card. 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 obligations for the transactions listed. You should keep this notice for future reference.

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 bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank 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:

Preauthorized credits. You may make arrangements for certain direct deposits (such as payroll and social security payments) to be accepted into your checking, savings and money market account(s).

Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking, savings and money market account(s).

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Northern Trust Banking By Phone - types of transfers - You may access your account by telephone by calling 1-888-289-6542 and using your personal identification number, to:

- transfer funds from checking, savings or money market to checking, savings or money market.
- get information about:
 - the account balance of checking, savings or money market account(s).
 - the last 40 deposits to or withdrawals from a checking, savings or money market account.

ATM Transactions - You may be able to use your Debit Card or ATM Card at an ATM to make deposits, get cash withdrawals, transfer funds between your designated accounts, or make balance inquiries. Some of these services may not be available with all Cards, on all accounts, or at all terminals.

Point-of-Sale Transactions - You may be able to use your Debit Card or ATM Card to access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution.

Transaction Frequency. For security reasons, there are limits on the number of transactions you can make using our ATM and point-of-sale service.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Northern Trust Private Passport® Transfers - types of transfers, dollar limitations - You may access your account(s) by computer, smartphone or tablet by logging on to our web site at www.northerntrust.com and using your user ID and password to:

- transfer funds from checking, savings or money market to checking, savings, loans or lines of credit.

- transfer funds from line of credit to checking, savings or money market accounts.
- make payments from checking or savings to loan account(s) with us.
- make payments from checking to third parties.
 - you may transfer no more than \$200,000 per transaction.
- get information about:
 - the account balance of checking, savings or money market account(s).
 - the last 18 months of deposits to checking, savings or money market accounts.
 - the last 18 months of withdrawals from checking, savings or money market accounts.

Minimum account balance - We do not require you to maintain a minimum balance in any account as a condition of using an access device (card or code) to accomplish a 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.

ATM Operator/Network 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).

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 transaction 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 1-888-289-6542 to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly account statement from us for your checking and money market accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

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 below in the ERROR RESOLUTION NOTICE section of this brochure 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. Please refer to our separate fee schedule for the amount we will charge you for each stop payment order you give.

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 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.

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 the automated teller machine where you are making the transfer does not have enough cash.
- (3) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (4) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (5) 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 resolving errors or claims, or in connection with fraud detection features or services;
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- (3) in order to comply with government agency requests or court orders;
- (4) in order to comply with applicable laws, network rules, or the terms and conditions of third-party service providers;
- (5) if you give us your written permission; or
- (6) as permitted by this agreement, our privacy notice, and applicable law.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.
• **Standard Rules.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or 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 the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement 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 mailed to you, you may not get back any money you lost after the 60 days if we can 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.

• **Special Rules if the account is at a banking center located in California.** The standard rules shown above apply, except that your liability for unauthorized use of a VISA Debit Card is limited to \$50 if you report the unauthorized use within 60 days after the statement was mailed to you.

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.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the 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.
- (3) 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 (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 the 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 (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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

Address your letter as follows:

Wealth Management Client Services
Northern Trust
P.O. Box 92929
Chicago IL 60675

Or call 1-888-289-6542, press “0” for a Wealth Management Client Services Representative.

Business Days: Monday through Friday, excluding federal holidays (after business hours call 1-800-236-2442).

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (“ATM”) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
7. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Prevent others from seeing you enter your PIN by using your body to shield their view.
9. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
10. When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well

lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.

11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Please be sure to close any entry door completely upon entering and exiting the ATM or night depository facility. Do not permit any unknown persons to enter the facility after regular banking hours.
13. Don't display your cash; place withdrawn cash securely upon your person before exiting the ATM. Count the cash later when you are in the safety of your own car, home, or other secure surrounding.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. The activity of the automated teller machine facility may be recorded by a surveillance camera or cameras. Please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please use the nearest available public telephone to call the police if emergency assistance is needed.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and electronic direct deposits available on the day we receive the deposit. Funds from your check deposits will generally be available on the first or second business day after the day we receive the deposit. 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.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. The length of the delay varies depending on the type of deposit and is explained below.

If you make a deposit at an ATM before our cut-off time (5:00 PM Central Time) 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 at an ATM after our cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability

Funds from the following deposits will be available on the day we receive the deposit:

- Cash, provided the deposit was made in person to one of our employees; otherwise the funds will be available on the next business day.
- Electronic direct deposits are available on the day we receive them.
- Wires, when received before our cut-off hour; otherwise funds will be available on the next business day.

Next-Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- State and local government checks that are payable to you.
- Cashier's, certified and teller's checks that are payable to you.

• Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you.

Checks

1. **On-Us checks.** Deposited checks drawn on an account at Northern Trust bank will be available on the first business day after the day of your deposit.
2. **Consumer accounts/personal.** Funds from a deposit of checks (not “on-us” checks) will be available on the first business day after the day of your deposit.
3. **Nonpersonal accounts.** The first \$275 from any deposit of checks (not “on-us” checks) will be available on the first business day after the day of your deposit. Any excess over \$275 from a deposit of checks will be available on the second business day after the day of your deposit.

If we cash a check for you that is drawn on an account at 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 an account at 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.

MOBILE DEPOSITS

If you deposit a check by sending us an image through an electronic device (such as your mobile phone), the funds for that deposit will generally be available the second business day after the day of your deposit. We will notify you if we delay your ability to withdraw these funds for any specific deposit. If we delay your ability to withdraw funds for a deposit, those funds will be available for withdrawal no later than seven business days after the day of your deposit. A more detailed disclosure on mobile deposits is provided to you when you contract for that service.

LONGER DELAYS MAY APPLY

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 \$6,725 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 generally will be available no later than the seventh business day after the day of your deposit.

* *Includes “on-us” checks; checks drawn on accounts at other financial institutions; U.S. Treasury checks; state and local government checks; cashier's, certified and teller's checks; FRB checks; FHLB checks; and U.S. Postal money orders.*

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may 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 \$6,725 of a day's total deposits of U.S. Postal Money Orders, 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 deposit meets certain conditions. For example, the checks must be payable to you (and you may have to

use a special deposit slip). The excess over \$6,725 will be available by the ninth 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 \$6,725 may not be available until the second business day after the day of your deposit.

Funds from all other check deposits drawn on accounts at Northern Trust and at other banks will be available by the ninth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

For personal accounts, funds from any checks deposited at automated teller machines (ATMs) that Northern Trust owns or operates will be available on the first business day after the day of your deposit if deposited before the cut-off time (5:00 PM Central Time) on a business day that we are open. For non-personal accounts, the first \$275 will be available the next business day, with remaining funds available on the 2nd business day after your deposit. Funds from cash deposits at ATMs owned or operated by Northern Trust will be available on the same business day we receive the deposit. Funds for deposits of cash or checks made at ATMs not owned or operated by Northern Trust will not be available until the second business day after the day of your deposit. All ATMs that Northern Trust owns or operates are identified as our machines.

SUBSTITUTE CHECKS AND YOUR RIGHTS

As our customer we think it's important for you to know about substitute checks, as a result, we want to advise you that you may begin to see differences when you receive your account statement with copies of your checks, view your account information online, or request a copy of your original check for proof of payment. The following Substitute Check Disclosure provides information about 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 law 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 other law.

If you use this procedure, you may receive up to \$2,500 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 a 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:

Wealth Management Client Services
Northern Trust
P.O. Box 92929
Chicago IL 60675

or call 1-888-289-6542 press “0” for a Wealth Management Client Services Representative. If you tell us orally, we may require that you send us your compliant or question in writing.

You must contact us within 60 calendar days of the date 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: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

SUBSTITUTE CHECK IMAGE

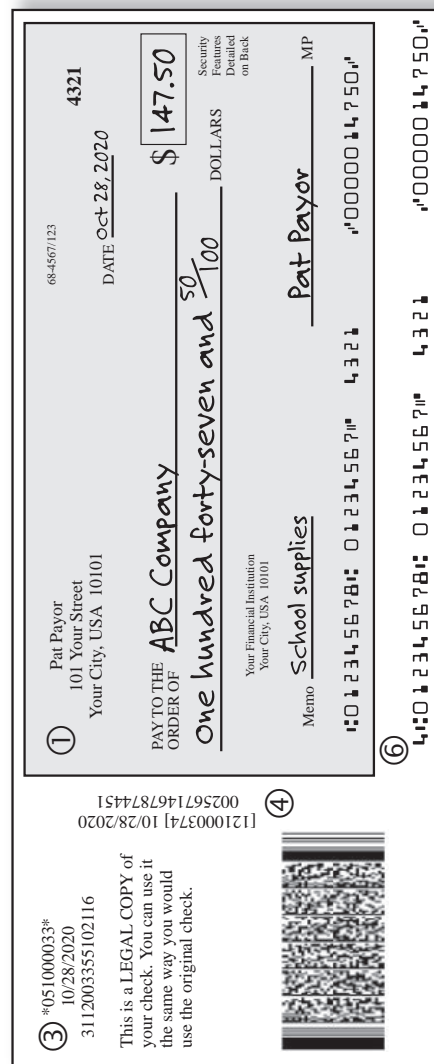
Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.

These numbers correspond with the numbers on the Substitute Check Image:

- 1 An image of the original check appears in the upper right-hand corner of the substitute check.
- 2 A substitute check is the same size as a standard business check.
- 3 The information in asterisks relates to the “reconverting bank”—the financial institution that created the substitute check.
- 4 The information in brackets (appears sideways facing check image) relates to the “truncating bank”—the financial institution that took the original check out of the check processing system.
- 5 The Legal Legend states: *This is a LEGAL COPY of your check. You can use it the same way you would use the original check.*
- 6 The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the “4” at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a “5” if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

SUBSTITUTE CHECK IMAGE

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.



BINDING ARBITRATION; CLASS ACTION AND JURY TRIAL WAIVER

You and we agree that all claims and disputes will be resolved by binding arbitration when either you or we request it, and not through litigation in any court, except as otherwise provided below.

Claims Subject to Arbitration. Any controversy or claim between you and us arising out of or relating to your account, this agreement or our deposit relationship (“Claim”) will be determined by binding arbitration. Claims are subject to arbitration regardless of what legal theory they are based on, whether legal or equitable remedies are sought, or whether they arose in the past, may currently exist, or may arise in the future. The only exception is Claims that are within the jurisdiction of small claims court, which may be pursued in small claims court rather than arbitration if the Claim proceeds on an individual basis. You and we each agree and understand that there is no right to trial by jury with respect to any Claim and the arbitrator will have no authority to award punitive damages or other damages not measured by the prevailing party’s actual damages.

Class Action and Jury Trial Waiver. By agreeing to arbitration, you and we are each waiving the right to have our Claim heard before a judge or jury or otherwise be decided by a court to the extent permitted by applicable law.

You and we are also waiving any right to participate in a class action, private attorney general action or other representative or consolidated proceeding, whether in court or arbitration, to the extent permitted by applicable law.

Arbitration Procedures. The arbitration will be conducted (a) in the state where the account is located; (b) before one arbitrator designated by you and us, or if we cannot agree on the designation of an arbitrator within sixty (60) days of a request by either party for binding arbitration, by the arbitration association (as defined below); (c) in accordance with the United States Arbitration Act (Title 9 of the United States Code), notwithstanding any choice of law provision in this agreement; and (d) under the arbitration rules (as defined below) in effect at the time of the filing of the demand for arbitration. The arbitrator’s award will be final and in writing and will include a statement of the reasons for the award. Judgment upon the award may be entered in any court having jurisdiction.

The arbitration will proceed on an individual basis. Even if a class action lawsuit or other representative action is filed, any Claim raised by such an action will be subject to individual arbitration between you and us. Neither of us is permitted to join or consolidate disputes by or against others as a representative or member of a class or to act as a private attorney general in any arbitration. If a third party is involved in any Claim between you and us, the third party must be named as a party to the arbitration in accordance with the arbitration rules and the Claim will be decided in arbitration with respect to the third party’s involvement in the dispute as well.

Any dispute regarding whether a Claim is subject to arbitration or the scope or enforceability of this arbitration provision shall be decided by a court, not the arbitrator.

As used herein, “arbitration association” means (1) JAMS or its successor; or (2) if an arbitrator associated with JAMS is not located in the state where the account is located, American Arbitration Association (“AAA”).

“Arbitration rules” means (1) if the arbitrator has been designated by you and us or by JAMS, the JAMS Comprehensive Arbitration Rules and Procedures (unless you and we agree to use JAMS’ Streamlined Rules); or (2) if the arbitrator has been designated by AAA, AAA’s Commercial Arbitration Rules (if the Claim involves a business account) or Consumer Arbitration Rules (if the Claim involves a consumer account).

Each party will be responsible for the arbitration costs as allocated by the arbitration rules. However, the prevailing party of any Claim shall be entitled to reasonable attorneys’ fees, costs and necessary expenditures incurred in connection with such arbitration or judicial proceeding, as determined by the arbitrator or judge.

By agreeing to arbitration, neither of us intends to limit our respective rights to exercise self-help remedies, such as setoff, account holds or freezes, or foreclosure against or sale of any collateral or security, or to obtain provisional or ancillary remedies from a court of competent jurisdiction to maintain the status quo or prevent irreparable harm before or during the arbitration proceeding.

This arbitration provision shall survive the termination, amendment or expiration of this agreement.



THE NORTHERN TRUST COMPANY
www.northerntrust.com

To learn about how Northern Trust uses the personal information you provide and your related rights please visit <https://www.northerntrust.com/united-states/privacy/north-america>.

Member FDIC • Equal Housing Lender