



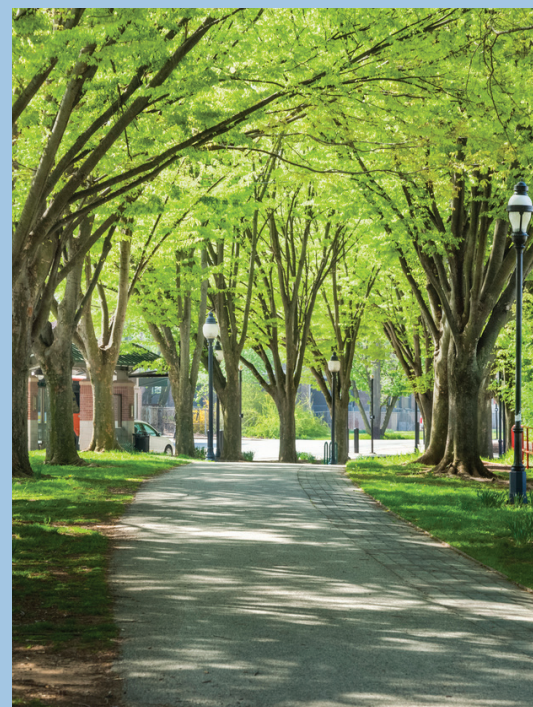
# TRADITIONS BANK

*A Division of ACNB Bank*

# Welcome Guide

Committed to Central Pennsylvania.  
Committed to You.

Member FDIC





**For everything you're committed to,  
Traditions Bank is with you.**

Proud to continue the community banking tradition.

For everywhere you go and for all the things you are committed to, you can count on Traditions Bank to be your local financial partner for life. "Committed to You" is more than just words; it's a promise to build a rewarding relationship and stand beside you through all of life's important moments—large and small. We pledge to offer the best solutions in products, services, and support every step of the way.

Thank you for your loyalty and business. Let us know what we can do for you today.



### **33 community banking offices in PA and MD.**

Convenient banking—on the go or at 33 offices across PA and MD. *Detailed map on the inside back cover.*



### **New look, same faces, continued commitment.**

The same friendly and familiar bankers remain focused on supporting your financial goals.



### **Reinvesting in the community.**

We engage and connect our employees and customers with the many non-profits and community organizations we support.



### **Here to support local business.**

With a greater lending capacity, cash management options, and additional services, we're ready to help.



Welcome Traditions Bank Customers,

As previously announced, Traditions Bancorp, Inc., the parent company of Traditions Bank, is joining with ACNB Corporation, the parent company of ACNB Bank—a community-focused banking organization headquartered in Gettysburg, Pennsylvania, with roots dating back to 1857. Together, we are creating an even stronger community bank to meet your financial needs.

As we take the final steps to become one organization on February 1, 2025 (the date of legal closing), we would like to thank you for being a loyal customer and welcome you to Traditions Bank, A Division of ACNB Bank. On this date, you will have access to additional products and services in wealth management, retail brokerage, and personal and commercial lines of insurance services.

Our scheduled systems conversion will take place from close of business April 11, 2025 through April 13, 2025. On April 14, you'll begin to enjoy the many additional benefits of our partnership. These include access to a comprehensive suite of financial services, such as commercial and consumer banking, treasury management, and an expanded network of 33 banking locations in Pennsylvania and Maryland.

This Welcome Guide includes details about the personal and business deposit products and services offered by ACNB Bank along with the reference to the former Traditions Bank account names. ACNB Bank will be operating the former Traditions Bank as “Traditions Bank, A Division of ACNB Bank,” and references to Traditions Bank in this guide should be understood to refer to the operating division of ACNB Bank. You will also find important dates, frequently asked customer questions, a map and list of ACNB Bank and Traditions Bank community banking locations, account descriptions, and a number of essential disclosures for your review and consideration. Please especially note the important information about ACNB Bank Discretionary Overdraft Privilege and Debit Card Privilege for consumer accounts on the following page.

Our newly combined company will continue our shared history of delivering the best experience to every customer and caring about the communities, businesses, and people served. Our commitment and determination to building an even stronger community bank means this tradition of care will continue for future generations.

We are extremely proud to be your full-service community bank in central Pennsylvania. It is our vision to fulfill this role by building relationships with you and finding solutions for your financial needs. With familiar faces to assist you during this transition, we look forward to serving you—now and in the future. Thank you for this opportunity.

Sincerely,

James P. Helt  
President & CEO  
ACNB Bank

Thomas J. Sposito II  
President  
Traditions Bank, A Division of ACNB Bank

## About ACNB Corporation

ACNB Corporation, headquartered in Gettysburg, PA, is the independent financial holding company for the wholly-owned subsidiaries of ACNB Bank, Gettysburg, PA, and ACNB Insurance Services, Inc., Westminster, MD.

Originally founded in 1857, ACNB Bank serves its marketplace with banking, mortgage, and wealth management services, including trust and retail brokerage, via a network of community banking and loan offices located in the Pennsylvania counties of Adams, Cumberland, Franklin, Lancaster, and York and the Maryland counties of Baltimore, Carroll, and Frederick.

ACNB Insurance Services, Inc. is a full-service insurance agency with licenses in 46 states. The agency offers a broad range of property, casualty, health, life and disability insurance serving personal and commercial clients through office locations in Pennsylvania and Maryland.

## Important Information About Your Overdraft Options

ACNB Bank offers Discretionary Overdraft Privilege and Debit Card Privilege, which are special overdraft features for consumer checking account customers. Federal law requires financial institutions to separate transactions into categories:

- Checks, ACH, recurring debits, and all other types of transfers and withdrawals. We offer Discretionary Overdraft Privilege for these types of transactions. The Discretionary Overdraft Privilege Guidelines, included in this Welcome Guide, explain our overdraft privilege practices and your options. Effective April 14, 2025, we may, at our sole discretion, permit overdrafts on your account from any transactions, other than as below relating to Debit Card Privilege. You have the right to opt-out of Discretionary Overdraft Privilege, if desired.
- Everyday (one-time) debit card transactions and ATM withdrawals. We offer Debit Card Privilege for these types of transactions. Please read the enclosed Debit Card Privilege Opt-In form, which explains our debit card overdraft practices and your options. Effective April 14, 2025, we may only process authorizations or overdrafts, at our sole discretion, for everyday (one-time) debit card transactions and ATM withdrawals with your completion of and consent to the Debit Card Privilege Opt-in section on page 36 of this guide.

Beginning April 14, 2025, you may visit a community banking office or contact the Customer Contact Center at 1.877.840.3301 to make your selection to opt-in to Debit Card Privilege. **We strongly encourage you to fully review the Discretionary Overdraft Privilege Guidelines and the Debit Card Privilege Opt-In sections of this guide.**

## Table of Contents

<b>Important Dates and Frequently Asked Questions</b>	Pages 3-5
<i>General Questions</i>	Page 3
<i>Deposit Account Questions</i>	Pages 3-4
<i>Consumer, Mortgage &amp; Commercial Loan Questions</i>	Page 4
<i>Safe Deposit Box Questions</i>	Page 4
<i>Telephone Banking Questions</i>	Page 4
<i>Online and Mobile Banking Questions</i>	Page 5
<i>Bill Pay Questions</i>	Page 5
<i>Debit Card and ATM Network Questions</i>	Page 5
<b>Debit Card Features</b>	Page 6
<b>Office Locations and Hours</b>	Pages 6-7
<b>Personal Deposit Account Information</b>	Pages 8-11
<b>Advantage Rewards Mobile App</b>	Page 12
<b>Benefits Reference Guide - Advantage Rewards</b>	Pages 13-14
<b>Online and Mobile Banking</b>	Page 15
<b>Discretionary Overdraft Privilege</b>	Pages 16-17
<b>Electronic Fund Transfers</b>	Page 18-19
<b>Business Deposit Account Information</b>	Pages 20-22
<b>Treasury Management Services</b>	Pages 23-24
<b>FDIC Deposit Insurance Coverage</b>	Page 25
<b>Service Fee Schedule</b>	Pages 26-27
<b>Your Ability to Withdraw Funds</b>	Page 27
<b>Privacy Notice</b>	Pages 28-29
<b>Terms and Conditions of Your Account</b>	Pages 30-35
<b>Debit Card Privilege Opt-In</b>	Page 36



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# Important Dates and Frequently Asked Questions

## IMPORTANT DATES

### February 1, 2025

Traditions Bank officially becomes Traditions Bank, A Division of ACNB Bank. System changes will not occur at this time.

### April 9, 2025

Starting April 9, Bill Pay customers will be unable to edit or add payments until April 14. Additionally, Bill Pay will be completely unavailable from the close of business on April 11 until April 14, when the service will resume.

### April 12, 2025 – April 13, 2025

All systems will be converted during this weekend. Offices will be closed on Saturday, April 12, and will reopen on Monday, April 14, with the hours found on pages 6-7. Online Banking, Mobile Banking and Telephone Banking will be temporarily unavailable this weekend as well. The Bank's updated website, [www.traditions.bank](http://www.traditions.bank), will be available on April 14, and customers can access the new online and mobile banking services once apps are published for download.

## IN GENERAL

### 1. Will my account numbers change?

No. Account numbers will stay the same for deposit and loan accounts.

### 2. Will there be changes to deposit products or services?

Yes. After carefully reviewing the products and services offered by both banks, we developed a selection that best fit our customers' needs. All changes are outlined in this guide.

### 3. Will my accounts function differently?

For the most part, your accounts will work the same as before. For any changes, please refer to the personal or business deposit account sections of this guide.

### 4. When will these changes take effect?

As of Monday, April 14.

### 5. Will Traditions Bank offices be open during the conversion weekend of April 12 and April 13?

No. All Traditions Bank and ACNB Bank offices will be closed on Saturday, April 12, in order to complete the necessary changes.

### 6. Will I still be able to visit the same offices?

In total, you will have access to 33 community banking offices. Please see pages 6-7 for details. The Downtown York, Eastern Boulevard, Susquehanna Trail, and White Street offices in York, as well as the Oregon Pike and State Road offices in Lancaster will remain available as Traditions Bank, A Division of ACNB Bank.

At close of business on Friday, April 11, the St. Charles Way location in York will close and consolidate to the existing ACNB Bank South York Plaza Office located 0.6 miles away at 201 Pauline Drive and operate as Traditions Bank, A Division of ACNB Bank. The Eisenhower Drive location in Hanover will close and consolidate to the existing ACNB Bank North Hanover Office located 0.9 miles away at 1127 Eichelberger Street and operate as ACNB Bank.

### 7. When can I begin using ACNB Bank community banking offices to conduct banking business?

On Monday, April 14, following the conversion weekend, you will be able to conduct banking business at any Traditions Bank, A Division of ACNB Bank or ACNB Bank office. Until then, please continue to use Traditions Bank offices as you have in the past.

Traditions Bank, A Division of ACNB Bank

### 8. Who can I contact for information or customer service assistance?

Before April 14, please call 717.747.2600. On or after April 14, please call 1.877.840.3301 to connect toll-free with the Customer Contact Center, which is available Monday through Friday: 8:00 a.m. - 6:00 p.m. and Saturday: 8:00 a.m. - 1:00 p.m. Telephone Banking is available 24 hours a day by calling 1.877.236.1485.

Starting April 14, Treasury Management customers can also call a dedicated line at 1.866.584.8949 (option 2) for assistance.

## DEPOSIT ACCOUNTS

### 9. Will I need to order new checks?

No. Please continue to use your existing supply.

### 10. What do I need to do when I need to reorder checks?

Your current account number and routing number will continue to work. If you order your checks from the Bank, the routing number will be updated automatically to the ACNB Bank routing number for you. If you order your checks from another provider, we encourage you to use the ACNB Bank routing number, 031309945.

### 11. Do I need to use the new bank routing number for electronic transactions?

Your current account number and routing number will continue to process electronic transactions (via ACH, such as your direct deposit). As a part of routine processing, we may notify companies that are debiting or crediting your account to use the ACNB Bank routing number of 031309945. We encourage you to use the ACNB Bank routing number for electronic transaction any time you create or change a payment. Your current account number and routing number will continue to process your pre-established direct deposit or scheduled payments to your account properly.

When cashing a check with a retailer it may be necessary to notify them that your bank routing number with the former Traditions Bank has changed to 031309945.

### 12. Do I have to re-establish any direct deposits or automatic payments that I had previously set up on my Traditions Bank accounts?

No. If you had previously established direct deposits or payments, they will automatically be continued by Traditions Bank, A Division of ACNB Bank. In some cases, the organization that initiates the direct payment or debit may contact you for approval to change the transaction to the new bank routing number, which may show as ACNB Bank.

### 13. Do I have to re-establish reoccurring payments set up for my debit card?

No. Your current Mastercard® debit card will continue to work.

### 14. When will my statement arrive each month?

You will receive a final statement from the former Traditions Bank with transactions dated through April 11. Your new Traditions Bank, A Division of ACNB Bank statement will be produced at the end of April or middle of May, based on when you currently receive your account statements. UTMA accounts converting to Buckley Savers or MyBux accounts will begin receiving their statements on the 20<sup>th</sup> of each quarter.

### 15. Will I be charged a fee to receive paper statements?

Yes, after conversion a \$2 paper statement fee will be assessed. Enroll in electronic statements any time through Online Banking and selecting "eDocuments" from the menu to avoid this fee.

**16. Will I continue to have electronic statements available after the systems conversion in April?**

Yes. Electronic statements will be available through Online Banking under the "eDocuments" section. After accepting the new terms and conditions and entering a validation code, two years of statements will be available. For additional history, please contact your local community banking office or call 1.877.840.3301.

**17. How will electronic statements be displayed for combined account statements?**

Account statements can be accessed under each account. The same combined statement will be displayed regardless of which account statement you access.

**18. If I need to place a stop payment on an item, what should I do?**

Before or on April 11, we encourage you to use Online Banking, visit a Traditions Bank branch, or call 717.747.2600. On or after April 14, please use Online Banking, visit any of our 33 community banking offices, or call 1.877.840.3301. No stop payments will be processed April 12 or April 13.

**19. Will this merger affect the FDIC insurance on my deposit accounts?**

In accordance with FDIC rules, deposit accounts from each bank will continue to be insured separately for six months after the merger date (February 1), to give customers time to restructure accounts.

If you believe your combined deposits with Traditions Bank and ACNB Bank may exceed the FDIC insurance limit, it's best to contact staff at your local office to discuss options to maximize your FDIC insurance. The FDIC insurance limit is \$250,000 per depositor and \$250,000 for Individual Retirement Accounts; however, the way accounts are registered affects whether or not you exceed this limit. See page 25 for more information.

**20. Will there be changes to account service fees?**

Yes, see pages 26-27 for a full listing of account service fees.

**21. Will dormant accounts be assessed a fee?**

Yes, savings accounts without any financial transactions during a 2-year period will be assessed a fee. Checking accounts without any financial transactions for a 1-year period will be assessed a fee. See pages 26-27 for a listing of account service fees.

**22. Are there limits to the number of fee-free transactions on a savings account or money market account each month?**

Yes, these accounts permit up to six (6) electronic, check, or other convenient withdrawal or transfer from a savings or money market account. In excess of the allowed six (6) per calendar month there is a \$15 fee per transaction, with a maximum of three (3) fees per day. Please see pages 26-27 for a full listing of account service fees and details.

**23. How does the conversion change my Certificate of Deposit (CD) interest compounding and crediting?**

Starting April 14, interest for all CD accounts will be compounded and credited or paid on a monthly basis. Currently, some CDs at the former Traditions Bank compound and are credited to your account or paid less frequently. As a result of this change, any quarterly CD interest payments, check or transfer, will now change to monthly. The interest rate on your CD will remain the same, but more frequent compounding and crediting or payment of interest is to your benefit. You may see a higher amount of interest on your annual tax reporting (1099-INT) going forward due to more frequent compounding and crediting or payment.

**24. How are Overdraft/Insufficient Fund fees assessed?**

See pages 16-17 for details of the Overdraft Privilege Program.

**25. Will I still have Overdraft Protection setup?**

Yes. Accounts with Overdraft Protection already established will continue to process as they do today.

## CONSUMER, MORTGAGE & COMMERCIAL LOANS

**26. Will my loan payment due date change?**

No. Your payment due dates will not change.

**27. Will I be able to use my existing supply of home equity line of credit checks?**

Yes. Please use your existing supply until further notice.

**28. My loan payment is automatically deducted from my account. Will that service continue?**

Yes. Your loan payment will continue to be automatically deducted from your Traditions Bank account. Payment will be reflected on your monthly statement.

**29. Will my loan terms change with this merger?**

No. All terms and conditions on loans will remain the same until maturity. If a change or modification becomes necessary, you will receive a separate communication detailing that information.

**30. What are my options for making a loan payment at Traditions Bank, A Division of ACNB Bank?**

Starting April 14, you may visit an office, mail your payment to Traditions Bank, P.O. Box 3129, Gettysburg, PA 17325, set up an automatic funds transfer, or in Online Banking, use the Loan Payment form under Transactions to make a loan payment. Payments will be credited the day received, except bank holidays, which will be credited on the next business day.

## SAFE DEPOSIT BOXES

*Customers with safe deposit boxes at St. Charles Way and Eisenhower Drive will be contacted separately regarding the relocation of their box.*

**31. Will Traditions Bank offices continue to offer safe deposit boxes?**

Yes. At this time, rental fees will remain the same for boxes currently rented. Fees for new box rentals will vary based upon box size. Contact your local community banking office for availability.

**32. I rent a safe deposit box. Will my billing and payment method remain the same?**

Yes, there will be no changes to your safe deposit box billing and if you elected for automatic payments, they will continue automatically for you.

## TELEPHONE BANKING

*\*\*\*Telephone Banking will not be available April 12 through April 14. Service is expected to resume April 15.*

**33. Will I be able to inquire on my account balances and make transfers through an automated phone system?**

Yes. Starting April 15, please call 1.877.276.0181. You will need to create a new PIN number to access your information. When prompted to enter your current PIN number, please enter the last 4 digits of your social security number. Then you will be able to establish a new PIN number. We are enhancing security features and you will be asked to answer one of four random questions:

- Date of birth (MMDDYY)
- 5 digit ZIP Code
- Last 4 digits of your Social Security Number
- Last 4 digits of the phone number on file

## ONLINE AND MOBILE BANKING

\*\*\*Online and Mobile Banking will not be available starting at close of business April 11 through April 13. Service will resume April 14.

### 34. Will I be able to access Online Banking after the system conversion is complete?

Yes. On and after April 14, please visit the Traditions Bank website at [www.traditions.bank](http://www.traditions.bank).

Next, log in with your current login ID and password. Login ID and password will be verified to meet security requirements. You will be prompted to change your password. If your current password does not meet the below requirements, you will need to enter a new password. Otherwise, you can use your existing password. To complete the login process, you will be prompted to obtain and use a secure access code. Please note, some Treasury Management customers will use tokens in place of a secure access code. Additional information will be communicated to those customers separately.

Please accept the new Online Banking terms and conditions to proceed to the new site. The Online Banking user guide for personal and business customers can be found at [www.traditions.bank](http://www.traditions.bank). Below are details on password requirements:

The bank requires the use of strong passwords for online and mobile banking, as follows:

- Must be at least 8 characters
- Cannot be more than 45 characters
- Must contain at least one number
- Must contain at least one uppercase character
- Must contain at least one lowercase character
- Must contain at least one of these 'special' characters: ~`!@#%&\*( )\_+={}|:~";'<>?.,
- Cannot be the same as the last 10 passwords

### 35. Will my future dated and reoccurring Online Banking transfers continue after the systems convert?

Transfers between Traditions Bank accounts you own or are a signer on will continue as scheduled. However, due to a change in Online Banking vendors, transfers to accounts that are not yours (e.g. Cross Account Transfers) and External Account to Account transfers outside of Traditions Bank will not continue and will need to be re-established.

### 36. Will I be able to see my transaction history through Online Banking after the conversion?

Yes. Two years of transaction history will be available.

### 37. Will my mobile app continue to work?

No. Mobile app functionality will stop at close of business on April 11. After April 14, please download the new Traditions Bank mobile app from the Apple App Store or Google Play Store. Please note Apple or Google can take up to 3 days to publish new apps. Please make sure your phone is on the latest operating system and update to avoid service disruptions.

### 38. Will mobile deposit be available after conversion?

Yes. Starting April 14, please complete the first time enrollment process and accept the new terms and conditions.

### 39. How will Quicken® and QuickBooks® users be impacted?

Both of these services will continue to be supported. On or after April 14, you will need to re-establish your connection to Online Banking from Quicken® or QuickBooks®. It is recommended that you download a copy of any information you wish to retain prior to April 11. Users of these services will receive an email with helpful instructions prior to April 11.

## BILL PAY

### 40. How will Bill Pay work after the conversion?

Starting April 14, login to the new Online Banking platform. Once you accept the new terms and conditions, your Bill Pay services will be available.

### 41. Will Bill Pay services be interrupted?

Yes. Starting April 9, Bill Pay customers will be unable to edit or add payments until April 14. It is recommended that all payments for this time period be scheduled prior to April 9. Also, Bill Pay will be completely unavailable from the close of business on April 11 until April 14, when the service will resume.

### 42. Will my payee information continue to be available?

Yes. Your original payee information will be available provided the payee has a valid postal address. Six months of Bill Pay history will be maintained.

### 43. Will my established eBills still be available?

No. Please discontinue your current eBills prior to April 9, and re-establish starting April 14.

### 44. Who can I contact for Bill Pay support?

Prior to April 14, we encourage you to contact 717.747.2600. Starting April 14, please call 1.877.840.3301 to connect to the Customer Contact Center, which is available Monday through Friday: 8:00 a.m. - 6:00 p.m. and Saturday: 8:00 a.m. - 1:00 p.m. After business hours, please call 1.855.890.7180

## DEBIT CARD AND ATM NETWORK

### 45. Will my current Mastercard® debit card continue to work?

Yes. Your current Mastercard® debit card will continue to work. You will receive a new card when your current card expires or needs to be replaced.

### 46. When can we use ACNB Bank office ATMs?

Starting February 1, all Traditions Bank debit card holders can perform balance inquiries or make ATM withdraws from ACNB Bank's network of ATMs fee free.

### 47. Will Traditions Bank, A Division of ACNB Bank charge me a service fee if I use my Mastercard® debit card at another bank's ATM?

Yes, starting April 14 all accounts will incur a fee for using ATMs outside of the Bank's network. All Sheetz® ATMs are surcharge free and you will not be charged a fee from the Bank.

### 48. How do I report a lost or stolen legacy Traditions Bank Mastercard® debit card or new Traditions Bank, A Division of ACNB Bank Mastercard® debit card?

Prior to April 14, please contact 717.747.2600. Starting April 14, during business hours, please call our Customer Contact Center at 1.877.840.3301, which is available Monday through Friday: 8:00 a.m. - 6:00 p.m. and Saturday: 8:00 a.m.- 1:00 p.m. After business hours, please call 1.800.472.3272.

### 49. Will Digital Wallets still be available?

Yes. On or after April 14, you will need to re-enroll your current Traditions Bank Mastercard® debit card in your Digital Wallet.

### 50. Will Zelle® still be available?

Yes, you will still be able to send and receive money with Zelle®. You can re-enroll and access Zelle® with your new Traditions Bank mobile app.

### 51. Will my existing Zelle® contacts still be available?

No. You will need to re-establish any prior contacts with Zelle®. You can use the 'Import Contact' feature in the new Traditions Bank mobile app to assist with this process.

## Debit Card Features

Your current Traditions Bank Mastercard® will continue to work. You will receive a new Traditions Bank, A Division of ACNB Bank card when your existing card expires or needs to be replaced. Starting April 14, as a commitment to your security, all existing and new debit card user will enjoy a whole new level of protection. Check out some of the new features below!



Examples of the new personal and business Mastercard® debit cards.

### NEW! Mastercard® ID Theft Protection (IDT)

Provides access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

### NEW! Extended Warranty

Doubles most manufacturer or U.S. store brand warranties for up to one additional year.

### NEW! Mastercard® Global Service™

Provides 24/7 assistance with lost and stolen card reporting, emergency card replacement, emergency cash advance, as well as assistance with locating ATMs.

### NEW! Mastercard® Airport Concierge™

Provides a meet and greet agent to assist with flight connections plus, at select airports, expedited security and immigration processing.



### Business Mastercard® Debit Card Users

Starting April 14, download the CardValet\* app to manage cards, set up notifications, and create transaction restrictions.

\*CardValet controls would never remove or relax authorization controls set by your financial institution. CardValet controls can only add further restrictions.

## Traditions Bank Locations 1.877.840.3301 traditions.bank

As of April 14, 2025

**Lancaster  
Oregon Pike Office**  
1687 Oregon Pike\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.

**Lancaster  
State Road Office**  
2151 State Road, Suite 101\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.

**York  
Downtown York Office**  
100 N. George Street‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.

**York  
Susquehanna Trail Office**  
2305 Susquehanna Trail N\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.

**York  
White Street Office**  
2170 White Street\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.  
Sat 9:00 a.m. to 12:00 p.m.

**York  
Eastern Boulevard Office**  
2450 Eastern Boulevard\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.  
Sat 9:00 a.m. to 12:00 p.m.

### Office Consolidations

**York  
St. Charles Way Office**  
On and before April 11, 2025  
235 St. Charles Way, Suite 150\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.  
Sat 9:00 a.m. to 12:00 p.m.

**Hanover  
Eisenhower Drive Office**  
On and before April 11, 2025  
361 Eisenhower Drive\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.

At close of business on Friday, April 11, this office will close and consolidate to the existing South York Plaza office located 0.6 miles away at 201 Pauline Drive. This office will operate as Traditions Bank, A Division of ACNB Bank with the hours and services listed to the left.

At close of business on Friday, April 11, the Eisenhower Drive Office will close and consolidate to the existing North Hanover Office located 0.9 miles away at 1127 Eichelberger Street. This office will operate as ACNB Bank with the hours and services listed on page 7.

### Welcoming You to South York Plaza

On and after April 14, we look forward to welcoming you to this office, which will be rebranded from ACNB Bank to Traditions Bank, A Division of ACNB Bank.

**York  
South York Plaza Office**  
201 Pauline Drive\*‡  
Mon - Fri 9:00 a.m. to 5:00 p.m.  
Sat 9:00 a.m. to 12:00 p.m.

\*Drive-Up Banking Service  
‡24-Hour ATM Service  
+Self-Service Coin Counter



# ACNB Bank Pennsylvania Locations 1.888.334.2262 acnb.com

As of April 14, 2025

**Cashtown**  
**Franklin Township Drive-Up**  
 10 High Street¥  
 Mon - Wed 9:00 a.m. to 3:00 p.m.  
 Thur - Fri 9:00 a.m. to 5:30 p.m.

**Chambersburg**  
**Norland Avenue Office**  
 850 Norland Avenue\*¥+  
 Mon - Fri 9:00 a.m. to 4:30 p.m.  
*(Drive-up Thur - Fri until 5:30 p.m.)*  
 Sat 9:00 a.m. to 12:00 p.m.

**Dillsburg**  
**Dillsburg Office**  
 3 Tristan Drive\*¥+  
 Mon - Fri 9:30 a.m. to 4:30 p.m.  
*(Drive-up Thur - Fri until 5:30 p.m.)*

**East Berlin**  
**East Berlin Office**  
 1677 Route 194 North\*¥+  
 Mon - Wed 9:00 a.m. to 4:00 p.m.  
 Thur - Fri 9:00 a.m. to 6:00 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Fairfield/Carroll Valley**  
**Carroll Valley Office**  
 4910 Fairfield Road\*¥+  
 Mon - Wed 9:00 a.m. to 4:30 p.m.  
 Thur - Fri 9:00 a.m. to 5:30 p.m.  
*(Drive-up Sat 9:00 a.m. to 12:00 p.m.)*

**Gettysburg**  
**Lincoln Square Office**  
 16 Lincoln Square¥  
 Mon - Fri 9:00 a.m. to 2:00 p.m.

**Gettysburg**  
**North Gettysburg Office**  
 675 Old Harrisburg Road\*¥+  
 Mon - Wed 9:00 a.m. to 4:00 p.m.  
 Thur - Fri 9:00 a.m. to 6:00 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Gettysburg**  
**West Gettysburg Office**  
 545 West Middle Street\*¥+  
 Mon - Wed 9:00 a.m. to 4:30 p.m.  
 Thur - Fri 9:00 a.m. to 5:30 p.m.

**Hanover**  
**North Hanover Office**  
 1127 Eichelberger Street\*¥+  
 Mon - Wed 9:00 a.m. to 5:00 p.m.  
 Thur - Fri 9:00 a.m. to 6:00 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Hanover**  
**South Hanover Office**  
 1801 Baltimore Pike\*¥  
 Mon - Fri 9:30 a.m. to 4:30 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Lancaster**  
**Lancaster Limited Service Office**  
 160 N. Pointe Boulevard, Suite 113  
 By appointment only

**Littlestown**  
**Littlestown Office**  
 444 West King Street\*¥+  
 Mon - Fri 9:30 a.m. to 4:30 p.m.  
*(Drive-up until 5:30 p.m.)*  
 Sat 9:00 a.m. to 12:00 p.m.

**McSherrystown**  
**McSherrystown Office**  
 369 Main Street\*¥+  
 Mon - Fri 9:30 a.m. to 4:30 p.m.

**New Oxford**  
**New Oxford Office**  
 318 Lincoln Way East\*¥+  
 Mon - Fri 9:30 a.m. to 4:30 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Newville**  
**Newville Office**  
 39 Carlisle Road\*¥+  
 Mon - Wed 9:00 a.m. to 4:30 p.m.  
 Thur - Fri 9:00 a.m. to 5:30 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Spring Grove**  
**Spring Grove Office**  
 221 North Main Street\*¥  
 Mon - Fri 9:00 a.m. to 3:00 p.m.  
*(Drive-up Sat 9:00 a.m. to 12:00 p.m.)*

**Upper Adams**  
**Upper Adams Office**  
 3425 Biglerville Road\*¥+  
 Mon - Wed 9:00 a.m. to 4:00 p.m.  
 Thur - Fri 9:00 a.m. to 6:00 p.m.  
*(Drive-up Fri until 7:00 p.m.)*  
 Sat 9:00 a.m. to 12:00 p.m.

\*Drive-Up Banking Service  
 ¥24-Hour ATM Service  
 +Self-Service Coin Counter

# ACNB Bank Maryland Locations 1.888.334.2262 acnb.com

As of April 14, 2025

**Frederick**  
**2 North on the Square**  
 2 North Market Street¥+  
 Mon - Fri 9:00 a.m. to 5:00 p.m.

**Frederick**  
**Aspen Ridge Office**  
 165A Thomas Johnson Drive¥  
 Mon - Fri 9:00 a.m. to 5:00 p.m.

**Frederick**  
**Crestwood Office**  
 6910 Crestwood Boulevard\*¥+  
 Mon - Thur 9:00 a.m. to 4:00 p.m.  
*(Drive-up until 5:00 p.m.)*  
 Fri 9:00 a.m. to 5:00 p.m.  
*(Drive-up Sat 9:00 a.m. to 12:00 p.m.)*

**Mt. Airy**  
**Twin Arch Office**  
 1001 Twin Arch Road\*¥  
 Twin Arch Shopping Center  
 Mon - Fri 9:00 a.m. to 5:00 p.m.  
*(Drive-up Sat 9:00 a.m. to 12:00 p.m.)*

**New Windsor**  
**New Windsor Office**  
 213 Main Street\*¥+  
 Mon - Thur 9:00 a.m. to 3:00 p.m.  
 Fri 9:00 a.m. to 5:00 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Taneytown**  
**Taneytown Office**  
 222 East Baltimore Street\*¥  
 Mon - Fri 9:00 a.m. to 5:00 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Walkersville**  
**Walkersville Office**  
 200 Commerce Drive\*¥  
 Mon - Thur 9:00 a.m. to 4:00 p.m.  
*(Drive-up until 5:00 p.m.)*  
 Fri 9:00 a.m. to 5:00 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Westminster**  
**College Square Office**  
 444 WMC Drive\*¥  
 Mon - Fri 9:00 a.m. to 5:00 p.m.  
 Sat 9:00 a.m. to 12:00 p.m.

**Westminster**  
**Market Place Office**  
 810 Market Street\*¥+  
 Mon - Fri 9:00 a.m. to 5:00 p.m.  
*(Drive-up Sat 9:00 a.m. to 12:00 p.m.)*

\*Drive-Up Banking Service  
 ¥24-Hour ATM Service  
 +Self-Service Coin Counter

## Personal Deposit Account Information

Below is a table that shows how your current Traditions Bank accounts will transition into new Traditions Bank, A Division of ACNB Bank accounts after the conversion. Details on each new account are provided after the table.

Current Account	New Account (Effective April 14)
<b>Basic Checking</b>	<b>Basic Checking</b>
<b>Effortless Checking</b>	<b>Basic Checking</b>
<b>PowerUp Checking</b>	<b>PowerUp Checking*</b>
<b>Relationship Checking with Interest</b>	<b>Advantage Rewards Plus Checking</b>
<b>Relationship Privileges</b>	<b>Advantage Rewards Plus Checking</b>
<b>Checking with Interest</b>	<b>Advantage Rewards Plus Checking</b>
<b>Traditions Privileges</b>	<b>Advantage Rewards Plus Checking</b>
<b>Money Market Personal</b>	<b>Money Market Personal*</b>
<b>High Performance Money Market</b>	<b>High Performance Money Market*</b>
<b>Personal Statement</b>	<b>Statement Savings</b>
<b>PUTMA Statement</b>	<b>Buckley Savers (Ages 0-12) MyBux (Ages 13-17) Statement Savings (Ages 18+)</b>
<b>Young Traditions</b>	<b>Statement Savings</b>
<b>Employer Incentive Plan</b>	<b>Statement Savings</b>
<b>IRA Money Market</b>	<b>IRA Money Market Savings</b>

*\*This product is available only to existing account holders.*

*Section continued on the next page.*

## Account Descriptions

### Basic Checking *(Formerly Traditions Basic Checking, or Effortless Checking)*

- There is a minimum deposit of \$25 to open this non-interest bearing account. *(For new accounts opened April 14, 2025, and after)*
- eStatements are available at no charge. Paper statements will be available for a fee of \$2.00 every statement cycle.
- Unlimited deposits and withdrawals from your account each month.
- Accounts at a zero balance for 60 days will be permanently closed.
- See Service Fee Schedule on pages 26-27 for additional details.
- Benefits:
  - » Free Online Banking
  - » Free Online Bill Payment & Presentment
  - » Free Telephone Banking
  - » Debit card available

### Advantage Rewards Checking

- There is a monthly maintenance fee of \$7.95 every statement cycle.
- There is a minimum deposit of \$25 to open this non-interest bearing account. *(For new accounts opened April 14, 2025, and after)*
- eStatements are available at no charge. Paper statements will be available for a fee of \$2.00 every statement cycle.
- Unlimited deposits and withdrawals from your account each month.
- Accounts at a zero balance for 60 days will be permanently closed.
- See Service Fee Schedule on pages 26-27 for additional details.
- Benefits:
  - » Access to identity theft monitoring and protection, discounts and coupons to local and nationwide merchants, roadside assistance, cell phone insurance, and more, available through BaZing with the Advantage Rewards mobile app. See pages 12-14 for details.
  - » Free standard and official checks
  - » Free Online Banking
  - » Free Online Bill Payment & Presentment
  - » Free Telephone Banking
  - » Debit card available

### Advantage Rewards Plus Checking *(Formerly Relationship Checking with Interest, Relationship Privileges, Checking with Interest, or Traditions Privileges)*

- Variable rate interest bearing account.
- The interest rate and annual percentage yield (APYs) may change at the Bank's discretion at any time without notice. You may contact the bank at 1.877.840.3301 to obtain current rate information.
- Interest is compounded monthly and credited monthly. If you close the account before the interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).
- There is a monthly maintenance fee of \$9.95 every statement cycle if the average daily balance for the monthly cycle falls below \$2,500.
- There is a minimum deposit of \$25 to open this account. *(For new accounts opened April 14, 2025, and after)*
- You must maintain a minimum balance of \$2,500 in the account each day to obtain the disclosed annual percentage yield.
- eStatements are available at no charge. Paper statements will be available for a fee of \$2.00 every statement cycle.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- You may make unlimited deposits into or withdrawals from the account each month.
- Accounts at a zero balance for 60 days will be permanently closed.
- See Service Fee Schedule on pages 26-27 for additional details.
- Benefits:
  - » Access to identity theft monitoring and protection, discounts and coupons at local and nationwide merchants, roadside assistance, cell phone insurance, and more, available through BaZing with the Advantage Rewards mobile app. See pages 12-14 for details.
  - » Free standard and official checks
  - » Free Online Banking
  - » Free Online Bill Payment & Presentment
  - » Free Telephone Banking
  - » Debit card available

Section continued on the next page.

### **IRA Money Market Savings** *(Formerly IRA Money Market)*

- Variable rate interest bearing account.
- The interest rate and annual percentage yield (APYs) may change at the Bank's discretion any time without notice. You may contact the bank at 1.877.840.3301 to obtain current rate information.
- Interest is compounded and credited quarterly. If you close the account before the interest is credited, you will receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (e.g., checks).
- \$25 is required to open this account. *(For new accounts opened April 14, 2025, and after)*
- You must maintain a minimum balance of \$25 in the account to obtain the disclosed annual percentage yield.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- The minimum amount you may deposit is \$25.
- A \$75 IRA transfer fee will be assessed on any funds transferred to an IRA with another financial services provider.
- See Service Fee Schedule on pages 26-27 for additional details.
- Benefits:
  - » Free Online Banking
  - » Free Telephone Banking
  - » Unlimited in-person deposits and withdrawals

### **Statement Savings** *(Formerly Personal Statement, Young Traditions or Employer Incentive Plan)*

- Variable rate interest bearing account.
- The rate and annual percentage yield (APYs) may change at the Bank's discretion any time without notice. You may contact the bank at 1.877.840.3301 to obtain current rate information.
- Interest is compounded daily and credited monthly. If you close the account before the interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).
- \$50 is required to open this account. *(For new accounts opened April 14, 2025, and after)*
- A maintenance service charge of \$3.00 will be imposed every month if the balance falls below \$50 any day of the monthly statement cycle period.
- You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- You may only make 6 transfers from your account each month—6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and Online Banking. You may make unlimited withdrawals or transfers in person, by mail or via ATM.
- Accounts at a zero balance for 60 days will be permanently closed.
- See Service Fee Schedule on pages 26-27 for additional details.
- Benefits:
  - » Free Online Banking
  - » Free Telephone Banking
  - » Debit card available

### **Buckley Savers** *(Formerly PUTMA Statement)*

- Variable rate interest bearing account.
- The rate and annual percentage yield (APYs) may change at the Bank's discretion any time without notice. You may contact the bank at 1.877.840.3301 to obtain current rate information.
- Interest is compounded daily and credited monthly. If you close the account before the interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).
- \$10 is required to open this account. *(For new accounts opened April 14, 2025, and after)*
- You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- You may only make 6 transfers from your account each month—6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and Online Banking. You may make unlimited withdrawals or transfers in person, by mail or via ATM.
- This account may only be opened for children ages 0-12. Upon a club member turning age 13, the Buckley Savers account will be converted to the MyBux account.
- Accounts at a zero balance for 60 days will be permanently closed.
- See Service Fee Schedule on pages 26-27 for additional details.

*Section continued on the next page.*

## **MyBux** (Formerly PUTMA Statement)

- Variable rate interest bearing account.
- The rate and annual percentage yield (APYs) may change at the Bank's discretion any time without notice. You may contact the bank at 1.877.840.3301 to obtain current rate information.
- Interest is compounded daily and credited monthly. If you close the account before the interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).
- \$10 is required to open this account. *(For new accounts opened April 14, 2025, and after)*
- You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- You may only make 6 transfers from your account each month—6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and Online Banking. You may make unlimited withdrawals or transfers in person, by mail or via ATM.
- This account may only be opened for children ages 13-17. Upon a club member turning age 18, the MyBux account will be converted to a regular Statement Savings account.
- Accounts at a zero balance for 60 days will be permanently closed.
- See Service Fee Schedule on pages 26-27 for additional details.

# You deserve more with your checking account.



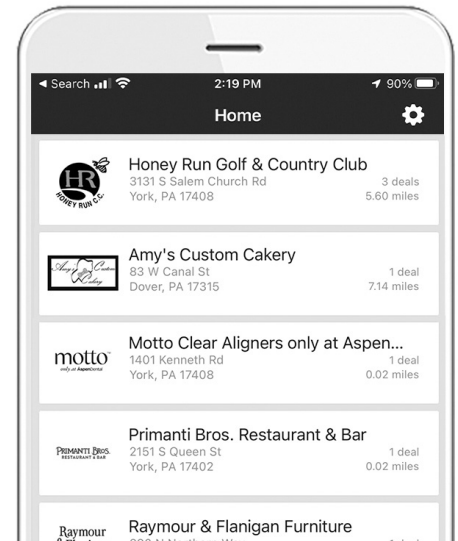
**Advantage Rewards**  
Mobile App

*Start saving with an Advantage Rewards Checking or Advantage Rewards Plus Checking account.*

## Discounts on your phone, right where you are.

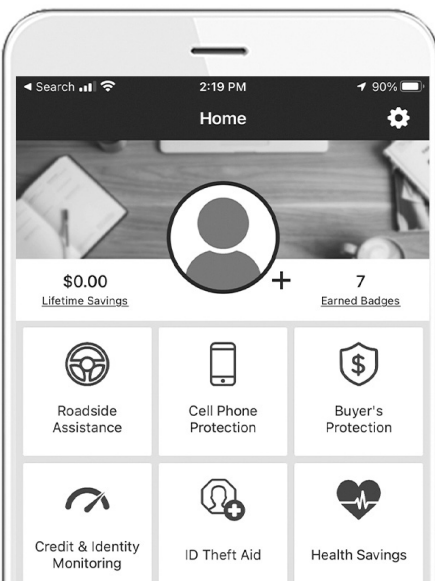
Save at the places you know and love. Enjoy local discounts near you, plus thousands of deals across the U.S. Simply show the retailer your mobile coupon at checkout for instant savings.

Don't miss out on savings! Carrying coupons and remembering to use them can be a hassle. Why not let your phone do all the work? With the Advantage Rewards mobile app, you can be alerted to nearby deals as you're out and about. Find a restaurant with a free appetizer or receive a discount at your favorite local retailer.



## Local businesses can participate for free!

Businesses are advertised as a part of the BaZing network in exchange for an ongoing, exclusive discount redeemable through the Advantage Rewards mobile app. If you are part of a local business or know one that could benefit from this program, more information is available at [www.bazinglocal.com](http://www.bazinglocal.com).



## Protection and savings

### ID THEFT MONITORING AND AID

This service scans sources known for illegally buying and selling your personal information and notifies you if your identity may be at risk. You're also covered with payment card fraud resolution, \$2,500 in personal identity theft benefits and identity restoration.

### ROADSIDE ASSISTANCE

Stranded with a flat? Car won't start? We have you covered. Roadside assistance is available 24/7 up to \$80.

### CELL PHONE PROTECTION

Life happens. We can help. Receive up to \$600 per claim (\$1,200 per year) if your cell phone is broken or stolen.

### PRESCRIPTION, VISION AND HEARING SAVINGS

Save up to 50% on prescriptions, up to 50% on frames and lenses and up to 15% on hearing aids.

**Download the app starting on April 14, 2025.**

Visit your local office or call 1.877.840.3301 to receive your login information.



BaZing benefits are offered and provided by Strategy Corps, LLC and its affiliate partners, and are subject to additional terms and conditions on the enclosed BaZing Benefits Reference Guide and available at [www.bazing.com](http://www.bazing.com). Registration and access to the benefits is not controlled directly by ACNB Bank. Participating merchants on BaZing are not sponsors of the program, are subject to change, may not be available in all regions and may choose to limit deals. Identity and credit monitoring each require additional activation to begin. Insurance and Wealth Management products are: NOT A DEPOSIT. NOT FDIC-INSURED. MAY LOSE VALUE. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

## Welcome to BaZing!

BaZing products and services are available to customers enrolled in an eligible checking account with ACNB Bank. Current eligible checking accounts include:

- **Advantage Rewards**
- **Advantage Rewards Plus**

Please note that this is a partial list of material terms, conditions, and limitations of the BaZing benefits and services. To access a complete description of all benefits and services, visit the BaZing website at [www.BaZing.com](http://www.BaZing.com).

BaZing benefits are provided and administered by StrategyCorps LLC and its affiliates and partners. Registration and access to the benefits is not controlled directly by ACNB Bank.



## ID Theft Aid

### Personal Identity Theft\*

Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number or any other method of identifying you. Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. Damages or loss of money from your checking account are not eligible for coverage. Refer to the Personal Identity Theft Guide to Benefits for a complete list of terms and conditions. The \$2,500 benefit is divided equally among joint account holders.

### Payment Card Fraud Resolution

If your payment cards become lost or stolen, this benefit offers access to a fraud specialist to assist you in canceling and reissuing your cards as well as guidance and next steps in protecting your finances. No monetary reimbursement is provided through this service in the event of a loss.

### Identity Restoration

Identity Restoration services provides access to a fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. Identity theft and other related crimes are devastating to consumers. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided through this service in the event of a loss.

### Identity Monitoring

Scans online sources known for illegally buying and selling personal information, such as your stolen passwords, Social Security number, and date of birth, and notifies you if your identity may be at risk. Activation for this benefit is required. To activate identity monitoring, please go to [www.bazing.com](http://www.bazing.com), click on the Protection Category and follow the easy sign-up steps.

### Credit Monitoring

Your credit report will be monitored on a daily basis for any new credit inquiries. If any activity is detected, we will notify you so that you can confirm whether the suspicious activity is fraudulent. You'll also receive a quarterly credit report and updated credit score. Activation for this benefit is required. To activate credit monitoring, please go to [www.bazing.com](http://www.bazing.com), click on the Protection Category and follow the easy sign-up steps.



## Cell Phone Protection\*

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible Cellular Wireless Telephones. The enrolled checking account holder will receive a monetary reimbursement subject to the terms and conditions outlined in the Cellular Telephone Protection Guide to Benefits.

### Overview of Coverage Information

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the eligible checking account associated with your BaZing membership.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. You will be assessed a \$50 co-payment per claim.
4. Maximum of two (2) claims per 12-month period; maximum benefit \$600 per claim and \$1,200 per 12-month period.
5. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first month following the phone bill payment.
6. Only cellular phones purchased by eligible checking account holders are eligible.
7. Specific exclusions include pre-paid or "pay-as-you-go" phones, cosmetic damage that does not impact the phone's ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or Internet store.

### Requirements Information

1. To submit a claim, you must notify BaZing by calling 855.822.9464 within 60 days of the phone being stolen or damaged. A claim form may be downloaded at [BaZing.com](http://BaZing.com) or by calling BaZing.
2. When submitting a claim you must provide the completed claim form and all required documentation noted on the claim form and in the Cellular Telephone Guide to Benefits as determined by the Benefit Administrator. Claims must be submitted within 90 days of damage or theft.
3. To be eligible for this coverage, you must pay your cell phone bill from your eligible checking account associated with your BaZing membership.





## Travel Accidental Death Insurance\*

This benefit covers loss of life due to an accident while traveling by licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile. If the accident is covered by workers' compensation, it is not covered. Refer to the Travel Accidental Death insurance Guide to Benefits for complete coverage description and exclusions. \$10,000 death benefit per eligible account holder.



## Health Savings Card

This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers. A list of participating providers is available online at [www.BaZing.com](http://www.BaZing.com). The discounts cannot be combined with your primary insurance. However, you may choose the coverage that provides the best benefit to you. Health savings benefits are not insurance.



## Roadside Assistance

The benefit provides roadside service for up to \$80 per occurrence limit. There will be one occurrence for the same service during any continuous seven-day period and a maximum of four services per twelve-month period. Covered services include towing assistance, battery service, flat tire assistance, fuel, oil, fluid, water delivery, lock-assistance, collision assistance and extrication assistance. Refer to the Roadside Assistance Terms and Conditions at [www.BaZing.com](http://www.BaZing.com) for a complete list of terms and conditions.



## Savings Network

BaZing offers a complete network of savings that provides you with both national and local discounts. So whether you're planning that cross-country vacation or simply looking for dinner at a local restaurant, BaZing has something for you. To find deals near you go to [www.BaZing.com](http://www.BaZing.com) and search by zip code, city and state or merchant under Local or Online Deals, or use the BaZing mobile app.



## Buyer's Protection and Extended Warranty\*

Buyer's Protection and Extended Warranty will replace, repair, or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, home theater systems, electronics, appliances, DVD and DVR players, mobile electronics, video game consoles ... just to name a few.

To be eligible for Buyer's Protection and Extended Warranty, the item must be purchased in its entirety using your BaZing related checking account. This protection is up to a maximum of \$2,500 per occurrence and \$50,000 per year for the first 180-days after purchase of the protected product. It also doubles the product warranty period up to one year. For additional terms and conditions about Buyer's Protection and Extended Warranty, view the Guide to Benefits.

The information in this benefits reference guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined in the applicable Guide to Benefits or on the [BaZing.com](http://www.BaZing.com) website, the full terms and conditions will control in all respects.

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

\*Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.



powered by  
**BaZing**

Download the **Advantage Rewards Mobile app** from the App Store or Google Play to start saving everywhere you go!

Or login at [BaZing.com](http://BaZing.com) to get started.



## Online and Mobile Banking Information

***If you currently use Online or Mobile Banking with the former Traditions Bank, please refer to the Frequently Asked Questions on page 5.***

You can do your banking when it fits your schedule—you no longer need to wait for a statement to arrive in the mail. Use Online Banking and Bill Pay to check your balances, deposit checks, verify transactions, view posted checks, pay bills, and balance your accounts. Plus, you can set up balance and transaction alerts to make it easy to stay on top of your finances and avoid fees.

### Online Banking

- » View account transactions, the front and back of checks, balances, and statements. You'll have access to 24 months of transaction history.
- » Deposit checks into any checking or savings account.
- » Transfer funds between accounts.
- » Manage cards to perform a variety of debit card and spending related functions.
- » Set up alerts to be notified when you reach a specific balance, when a deposit or any other transaction has been posted, and when a check has cleared.
- » View and pay bills electronically.
- » Make loan payments.
- » Place stop payments.
- » Generate reports to find or keep track of specific transactions.
- » Download information into personal financial management software or a spreadsheet.
- » View images of checks and deposit items.
- » Send and receive money with Zelle®.
- » Find the closest surcharge-free ATM location for ACNB Bank, Traditions Bank, or Sheetz®.

### Bill Pay

Save time by paying your bills in a few short minutes—without the hassles of filling out checks and envelopes, or finding stamps. You can manage your bills and payments online from one convenient, secure website for free—you no longer need to visit multiple websites to pay bills. If you have bills that can be provided to you electronically, you can view them with the Presentment feature.

- » In Bill Pay, you set up payees one time. Payees are the people and companies whose bills you need to pay. When you're ready to pay bills, you simply select the payees you want to pay and type in the amount to pay for each one.
- » View and pay bills via your mobile device.
- » Pay virtually anyone in the U.S. anytime, anywhere you have internet access.
- » Pay bills on the current business day or set a future date as the processing date.
- » You can use more than one checking account to pay bills, if that works best for you and your budget.
- » Save time by scheduling automatic recurring payments for bills in which you pay the same amount each month.
- » Email alerts help you stay on top of your bills.
- » View pending payments, as well as payment history.
- » Run payment reports and create custom reports for tracking and managing your payments.
- » Send gift checks to family or friends for their birthday!
- » Send charitable donations.
- » Rush or stop payments.

Ready to get more control over your money with Bill Pay? First, you have to enroll in Online Banking. Once you've begun using Online Banking, you can enroll in Bill Pay by logging into Online Banking and clicking on Bill Pay, which is under the Transactions heading in the menu on the left side of the screen.

### eStatements

eStatements are the safe, secure and free way to keep track of your account activity. Help reduce paper waste and clutter by accessing your statements within Personal Online Banking from anywhere, anytime.

### Online Banking Security

We have incorporated the latest industry-standard security techniques to ensure that your information remains confidential while you bank online with us. At the same time, we ask customers to do their part in keeping their information safe and secure. Below are brief guidelines for passwords.

- » Access Online Banking with a unique password...do not use birth dates, social security numbers, first names, or pet names.
- » Your secure password has a minimum requirement of 8 characters including one upper case, one lower case, one number, and one special character. Passwords cannot be the same as any of your last 10 passwords. Keep your password confidential and change it periodically.

### Mobile Banking

- » View and keep track of your accounts, balances, transactions, and deposit checks.
- » Search for transactions by check number, date, or by a description.
- » Deposit checks into any checking or savings account.
- » Make a one-time transfer on the current day or a future date.
- » Send a message to the Bank and view secure email messages sent by the Bank.
- » Set up account alerts to notify you when you reach a specific balance, when a deposit or any other transaction has been posted, when a check has cleared, or when a bill payment or transfer has been completed. Simply set up the alerts in Online Banking and have them sent to your smart phone.

### To begin using Mobile Banking, you have to be registered for Online Banking.

You can access Mobile Banking using Traditions Bank's free app starting on April 14 and enjoy all the benefits. Android smart phone users can download it from the Google Play store and iPhone users can download it from the Apple store. Please make sure your phone is on the latest operating system and update to avoid service disruptions. Once you've completed these steps, you can begin using Mobile Banking.



## Introduction to Discretionary Overdraft Privilege and Debit Card Privilege

ACNB Bank ("Bank"), will offer Discretionary Overdraft Privilege and Debit Card Privilege, special overdraft features for consumer checking account customers. Eligible accounts will automatically be enrolled in Discretionary Overdraft Privilege; however, you may opt-out of this service as described further in this guide. If you would like your account to be enrolled in Debit Card Privilege, you must affirmatively opt-in by visiting a Community Banking Office or contacting the Customer Contact Center on or after April 14, 2025, or by returning the opt-in form located on page 36 of this guide. Overdrafts are always paid at the sole discretion of the Bank. Discretionary Overdraft Privilege and Debit Card Privilege may be revoked at any time the Bank deems necessary. **Please see enclosed Guidelines for additional details and requirements.**

### Overdrafts

An overdraft occurs when you have insufficient funds in your account to cover (1) the payment of checks, ATM withdrawals, in-person withdrawals, electronic funds transfers, or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) the imposition of Bank service charges; (5) the deposit of items which, according to the Bank's Funds Availability Policy, are treated as not yet available or finally paid.

Federal law requires financial institutions to separate transactions into categories when applying overdraft privilege features: (1) Everyday (one-time) debit card transactions and ATM withdrawals. We offer Debit Card Privilege for these types of transactions; and, (2) Checks, ACH, recurring debits, and all other types of transfers and withdrawals. We offer Discretionary Overdraft Privilege for these types of transactions.

### Debit Card Privilege for everyday (one-time) debit card transactions and ATM withdrawals.

You must opt-in to Debit Card Privilege to permit overdrafts on these types of transactions. If you opt-in, a fee will apply if the transaction causes an overdraft.

### Discretionary Overdraft Privilege for checks, ACH recurring debits, and all other transfers and withdrawals.

As long as you maintain your account in good standing, we may honor overdrafts on these types of transactions up to the Overdraft Privilege amount on your account. If you use Overdraft Privilege, you should remember the Bank's normal overdraft fee (insufficient fee) for each transaction will be deducted from your account.

### Fees

The overdraft and returned item fees disclosed in the Welcome Guide will apply to your account.

## Discretionary Overdraft Privilege Guidelines

### What is Overdraft Privilege?

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be an embarrassing and humiliating experience. At ACNB Bank, we want to do our part to save you from the possibility of ever having this occur. That is why we created Overdraft Privilege, a special overdraft feature for our checking customers under which items and transactions presented for payment may be paid, even when you do not have sufficient available funds in your account to cover them. We refer to this as an overdraft. No action is required on your part to sign up for Overdraft Privilege.

### How does Overdraft Privilege work?

As long as you maintain your account in a satisfactory manner, which includes, but is not limited to, making regular deposits, not being in default on any loan or other obligation to the Bank, not being subject to any legal or administrative order or levy, and not otherwise putting the bank at risk of loss, we may honor overdrafts up to the Overdraft Privilege on your account. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay any transaction for which you do not have sufficient funds, even though we may have paid overdrafts for you in the past. For Example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

### How do I know when I use the overdraft privilege?

You will receive a notice in the mail when a check or ACH transaction presented against insufficient funds is paid or returned, or an ATM/Point of Sale debit card item greater than \$5.00, which creates an overdraft of greater than \$5.00 is paid. You should subtract total charges from your checkbook. Checks are paid through Overdraft Privilege at the Bank's discretion, and as such, some overdrafts may result in a check or checks being returned to the payee or depository bank. The normal NSF/overdraft charge may be charged per item and assessed to your account. An NSF/overdraft notice will be sent to notify you of our actions. We have no obligation to notify you before we pay or return any item.

*Section continued on the next page.*

**How may I have access to Overdraft Privilege?**

Generally, you may access Overdraft Privilege through:

- Checks and other debits cashed at teller windows
- Mastercard® Debit Card\*
- ACH debit transactions
- Checks issued to a third party
- All transactions that currently are honored through your account

\*Only if you have opted into payments of one time debit card and ATM transactions through Debit Card Privilege.

**How soon can I access Overdraft Privilege?**

If you are a new account holder, you will be able to use Overdraft Privilege 30 days after your account is opened. If you are an existing customer, you will be able to use Overdraft Privilege starting on April 14, 2025.

**What does Overdraft Privilege cost?**

A \$40 overdraft fee may be imposed for each overdraft item paid under the Overdraft Privilege. The fee is only assessed on the first six overdraft or insufficient funds items per day. The overdraft fee will be waived if the item or transaction overdrawing the account is \$5.00 or less or if the item or transaction does not overdraw your account by more than \$5.00. All overdraft fees are added to your negative account balance and count against your Overdraft Privilege limit. You will also not be assessed the fee for ATM/Point of Sale transactions, if you have not opted in to Debit Card Privilege.

**What is the difference between overdraft fees and insufficient funds (NSF) fees?**

An overdraft fee results when you do not have enough money in your account to pay a transaction, but the Bank, at our discretion, pays the item anyways as a service to you. An insufficient funds (NSF) fee results when you do not have enough money available in your account to cover a transaction, and we return or decline to pay your transaction. These fees may both appear on your statement as "insufficient funds," however, the Bank will always identify total overdraft fees for overdraft transactions paid in the statement cycle at the bottom of your statement. The Bank charges a fee of \$40.00 for all transactions or items returned due to insufficient funds, except if the item or transaction is less than \$5.00, or if the account has already been charged a total of six NSF or overdraft fees on that business day.

**How quickly must I repay Overdraft Privilege?**

If your account is overdrawn 35 consecutive days, we may end your participation in our Overdraft Privilege program. You will also receive a letter informing you of the situation and your options. If, afterwards you do not bring your account to a positive balance, we will close your account and take other steps to recover the funds. Notwithstanding the foregoing, the amount of any overdraft transaction and overdraft or NSF fee that you owe us shall be due and payable upon demand.

**Will the balance in Telephone Banking or Online Banking include my Overdraft Privilege?**

No, the Available Balance reflected through Telephone Banking or Online Banking will not include the overdraft privilege assigned to your account.

**May I opt-out of the Bank's Overdraft Privilege Program?**

Yes, you may. If you would like to opt-out of the Overdraft Privilege Program, please call 1.888.334.2262 or visit your nearest community banking office.

**Additional questions?**

If you have additional questions or would like more information, call 1.888.334.2262 or visit any of our offices today.

**The Bank reserves the right to limit participation to one account per household and to discontinue this product without prior notice.**

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and 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 financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Preauthorized external transfers**
- **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.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

**Telephone Transfers - types of transfers** - You may access your account by telephone at (888) 338-2262 using a touch tone phone, your account numbers, and personal identification number, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from loans to checking or savings
- transfer funds from checking or savings to loans
- make payments from check to loan accounts with us
- make payments from savings
- get information about:
  - checking and savings accounts, certificates of deposit, and loan information

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

**ATM/Debit/Check Card Transfers - types of transfers and dollar limitations** - You may access your account(s) by ATM using your ATM/Debit/Check Card and personal identification number, to:

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking account(s)
  - you may withdraw no more than \$500.00 per day
- get cash withdrawals from savings account(s)
  - you may withdraw no more than \$500.00 per day
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- make payments from checking account(s) to loan accounts with us
- get information about:
  - checking and savings accounts

Some of these services may not be available at all terminals.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

**Types of Mastercard® Debit Card Point-of-Sale Transactions** - You may access your checking or savings account(s) to purchase goods (in person, by phone, or online), pay for services (in person, by phone, or online), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. You may also access your account(s), by entering your card information into one or more mobile digital wallet applications we support, through an eligible web-enabled cell phone (or other device) to purchase goods in person, by phone, online or pay for services, in person, by phone, or online wherever mobile wallet is accepted. See your agreement with the application provider for any additional transfer limitations the digital wallet provider may have. The application(s) we support are: Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay, Amazon One.

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

- you may not exceed \$1,500.00 in transactions per day

\* See your agreement with the application provider for any additional transfer limitations the digital wallet provider may have.

**Currency Conversion and Cross-Border Transaction Fees.** If you effect a transaction with your Mastercard Debit Card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. We charge you a Cross-Border Transaction fee of .60% on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

**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.

**Computer Transfers - types of transfers** - You may access your account(s) by computer or online banking or mobile banking and using your login credentials, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from checking to checking account(s)
- transfer funds from savings to savings account(s)
- transfer funds from loans to checking or savings accounts
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get information about:
  - checking and savings accounts, certificates of deposit, and loan accounts

**Mobile Banking Transfers - types of transfers** - You may access your account(s) by web-enabled cell phone by using the mobile banking feature and using your login credentials, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from checking to checking account(s)
- transfer funds from savings to savings account(s)
- transfer funds from loans to checking or savings accounts
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get information about:
  - checking and savings accounts, certificates of deposit, and loan accounts

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to online transfers.

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

- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or online banking transfer or by debit card or similar order to third parties are limited to six per month.
- Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or online banking transfer or by check, debit card, or similar order to third parties are limited to six per statement cycle.
- If you exceed the transfer limitations set forth above, your accounts shall be subject to closure.

### FEES

- We do not charge for direct deposits to any type of account.

Except as indicated on service fee schedule/truth-in-savings act (TISA) disclosure, we do not charge for these electronic fund transfers.

**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.
- **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 the number listed below to find out whether or not the deposit has been made.

*Section continued on the next page.*

• **Periodic statements.**

You will get a monthly account statement from us for your checking and savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You will get a quarterly account statement from us for your savings accounts, if the only possible electronic transfers to or from the account are preauthorized credits.

If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

**PREAUTHORIZED PAYMENTS**

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge \$40.00 for each stop payment.

- **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 and 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 transfer would go over the credit limit on your overdraft line.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

**CONFIDENTIALITY**

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure contained elsewhere in this document; or
- (5) if you give us written permission.

**UNAUTHORIZED TRANSFERS**

**(a) Consumer liability.**

Tell us at once if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus maximum overdraft line of credit). 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 with your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card/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 (or for a prepaid account where no statement is sent, if your electronic history or written history) shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was transmitted to you (or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), you may not get back any money you lost after the 60 days if we 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 period.

• **Additional Limits on Liability for Mastercard Debit Card.** You will not be liable for any unauthorized transactions using your Mastercard Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. In the event these additional limits do not apply (e.g., if you failed to exercise reasonable care or failed to promptly notify us) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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

**ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, 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 (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

ACNB BANK  
ELECTRONIC BANKING DEPARTMENT  
P.O. BOX 3129  
GETTYSBURG, PA 17325  
717-334-3161 or toll free, 1-888-334-2262 OR  
Fiserv EFT Client Services, or debit card  
processor, toll free 1-800-472-3272

BUSINESS DAYS. Our business days are  
Monday Through Friday. Holidays are not  
included.

## Business Deposit Account Information

Below is a table that shows how your original Traditions Bank accounts will transition into new Traditions Bank, A Division of ACNB Bank accounts after the conversion is complete. Details on each new account is provided after the table.

Current Account	New Account (Effective April 14)
Free Business Checking	Free Business Checking
Free Business Interest Checking	Business Checking +
Relationship Business Checking	Free Business Checking
Relationship Business Interest Checking	Business Checking +
Analysis Business Checking	Business Manager
Master Escrow Checking	Free Business Checking
Master Lease Security Checking	Free Business Checking
Minor Judiciary Int on Trust Checking	IOLTA Checking
Interest on Lawyer Trust Acct Checking	IOLTA Checking
Maryland Affordable Housing Checking	MAHT Checking
Public Funds Free Business Checking	Free Business Checking
Public Funds Free Interest Checking	Public Funds NOW Checking
Public Funds Relation Interest Checking	Business Checking +
Public Funds Analysis Checking	Business Manager
Public Funds Master Escrow Checking	Free Business Checking
Public Funds Money Market	Public Funds Money Market*
Money Market Business	Money Market Business*
High Performance Money Mkt Bus	High Performance Money Mkt Bus*
Divorce Escrow Money Market	Escrow Savings
1031 Exchange Money Market	Select Money Market

*\*This product is available only to existing account holders.*

*Section continued on the next page.*

Current Account	New Account
Business Statement Savings	Business Savings
Tenant Statement Savings	Escrow Savings
Escrow Statement Savings	Escrow Savings
Public Funds Escrow Statement Savings	Business Savings
Public Funds Statement Savings	Public Funds NOW Checking

## Account Descriptions

### Free Business Checking

*(Formerly Free Business Checking, Relationship Business Checking, Master Escrow Checking, Master Lease Security Checking, Public Funds Free Business Checking, or Public Funds Master Escrow Checking)*

- Up to 300 FREE items\* per month (\$0.25 for each additional item).
- Mobile deposit available.
- eStatements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- Benefits:
  - » Debit Mastercard®
  - » Online Banking and Bill Pay Services

### Business Manager

*(Formerly Analysis Business Checking, Public Funds Analysis Checking)*

- Unlimited transactions are permitted on this account.
- No minimum balance requirement.
- Reduce or offset account service fees with an earnings credit based on account balance.
- Treasury Management services available including ACH, Wires, Positive Pay, and more.
- eStatements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- Benefits:
  - » Debit Mastercard®
  - » Online Banking and Bill Pay Services

### Business Checking +

*(Formerly Free Business Interest Checking, Relationship Business Interest Checking, or Public Funds Relation Interest Checking)*

- 300 FREE items\* per month. (\$0.25 for each additional item)
- Available to sole proprietorships, nonprofit organizations, and government entities.
- Minimum opening deposit \$1,000. *(For new accounts opened April 14, 2025, and after)*
- Average daily balance requirement of \$1,000 to avoid the \$10 monthly fee if the minimum balance is not maintained.
- \$1,000 minimum daily collected balance to earn interest.
- Variable rate of interest with compounding monthly.
- eStatements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- Benefits:
  - » Debit Mastercard®
  - » Online Banking and Bill Pay Services

### IOLTA Account *(Formerly Minor Judiciary Int on Trust Checking or Interest on Lawyer Trust Acct Checking)*

- For authorized attorneys and law firms.
- Pays a variable rate of interest in accordance with the Pennsylvania Interest on Lawyers' Trust Accounts Board requirements.

### MAHT Account *(Formerly Maryland Affordable Housing Checking)*

- For Maryland title agents and settlement companies.

*\*Item - any check written, check deposited, deposit ticket, ACH credit and ACH debit that posts to the account.*

*Section continued on the next page.*

### **Select Money Market** (Formerly 1031 Exchange Money Market)

- Eligible for individuals and businesses (except municipalities or public funds) with:
  - » Existing or opened active personal checking account with direct deposit.
  - » Existing or opened active business checking account.
- Interest rate tiers include the following daily collected balances: \$2500.00 - \$99,999.00; \$99,999.01 or more.
- The rate and annual percentage yields (APYs) may change at the Bank's discretion any time without notice. You may contact the bank at 1.877.840.3301 to obtain current rate information.
- Interest is compounded and credited monthly. If you close the account before the interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).
- \$100,000 is required to open this account. (For new accounts opened April 14, 2025, and after)
- A maintenance service charge of \$5.95 will be imposed every monthly cycle if the average daily balance for the monthly statement cycle period falls below \$2,500.
- You must maintain a minimum balance of \$2,500 in the account each day to obtain the disclosed annual percentage yield.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- You may only make 6 transfers from your account each calendar month—6 by checks to third parties and preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and Online Banking. You may make unlimited withdrawals or transfers in person, by mail or via ATM. Additional transactions in excess of 6 per calendar month may incur a fee.
- Accounts at a zero balance for 60 days will be permanently closed.

### **Escrow Savings** (Formerly Divorce Escrow Money Market, Tenant Statement Savings, or Escrow Statement Savings)

A customer-agent escrow account is an account opened by a landlord, Realtor, attorney or other similar type of escrow agent for the benefit of a third party. Common situations where this type of account might be opened include a landlord holding security deposits, a Realtor holding a deposit for a house or an attorney holding funds for their client. The bank's customer is the landlord, Realtor or attorney opening the account, even though they may not truly "own" the funds .

- Variable rate interest bearing account.
- The rate and annual percentage yield (APYs) may change at the Bank's discretion any time without notice. You may contact the bank at 1.877.840.3301 to obtain current rate information.
- Interest is compounded daily and credited monthly. If you close the account before the interest is credited, you will receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).
- \$50 is required to open this account. (For new accounts opened April 14, 2025, and after)
- A minimum balance fee of \$3.00 will be imposed every month if the balance falls below \$50 any day of the monthly statement cycle period.
- You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield.
- We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- You may only make 6 transfers from your account each month—6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and Online Banking. You may make unlimited withdrawals or transfers in person, by mail or via ATM.
- Accounts at a zero balance for 60 days will be permanently closed.

### **Business Savings** (Formerly Business Statement Savings or Public Funds Escrow Statement Savings)

- Minimum opening deposit \$50. (For new accounts opened April 14, 2025, and after)
- Keep a \$50 daily collected balance in the account to avoid the \$3 monthly fee.
- \$100 daily balance to earn interest.
- Variable rate of interest with compounding daily.
- You may only make 6 transfers from your account each month—6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. You may make unlimited withdrawals or transfers in person, by mail or via ATM.

### **Public Funds Now Checking** (Formerly Public Funds Free Interest Checking and Public Funds Statement Savings)

For government agencies, municipalities, and authorities only.

- Provides unlimited check-writing.
- No minimum balance to maintain.
- No monthly maintenance fees.
- May be used as a depository for cash.
- Receives a variable rate of interest based on relationship balance.
- Fully ACT 72 collateralized.

Section continued on the next page.



## Treasury Management Services - Effective April 14, 2025

### Current Treasury Management Customers

Additional information will be communicated directly to Treasury Management customers in the near future.

Whether you've been in business for 10 months, 10 years or beyond, you can help your business go further with a financial partner who understands your business. Our responsive and experienced Treasury Management team will work with you to make sure you get the services that fit just right with the needs of your business.

### Online Banking & Bill Pay

For companies of every size, daily account information is critical in today's fast-paced business world. With Online Banking from Traditions Bank, you have instant access to all your accounts from the convenience of your home or office 24/7/365.

- » View deposits, account balances, check images, and other account information.
- » Verify and transfer funds between accounts.
- » Place stop payments.
- » Set up automatic email notifications for specific events.
- » Pay bills online using our online Bill Pay service.
- » Reconcile transactions and download to QuickBooks® or a common file.

### ACH Payment & Collection Services

Automated Clearing House (ACH) electronic payment and collection services are an excellent choice to save time and reduce costs. With a variety of transaction options, you can choose to send or receive ACH payments based upon your specific needs using our Business Online Banking service.

- » Decrease administrative expenses by eliminating the need to reconcile check items.
- » Reduce the possibility of lost, stolen, or altered checks thus minimizing risk and expenses.
- » Reduce cost associated with paper checks, envelopes, stamps, etc.
- » Provide a more predictable settlement and cash flow.
- » Green benefits – Reduces the use of paper products.

### Wire Transfers

Whether your wire transfer needs involve domestic or international wires, our service enables you to quickly and securely transfer funds from your Traditions Bank account to another person, business, or financial institution. Wire transfers are efficiently conducted using our Business Online Banking service.

- » Securely send funds for the same-day or future dated settlement.
- » Originate free-form wires or create repeat wire templates.
- » Relax knowing that features such as dual control and user dollar limits are in place.
- » Receive notifications via email for outgoing and incoming wires.

### Remote Deposit Capture

Remote Deposit Capture (RDC) allows businesses to make check deposits anytime, at your convenience, directly from your place of business. For a low monthly fee and the purchase of a scanner, RDC will save you time, as well as improve your cash flow by enabling you to deposit checks within minutes without making a trip to the bank.

How does it work? Checks to be deposited are scanned using a small, table-top scanning device connected to your computer. The completed batch of check images are then transmitted to the Bank through a secure internet connection. Deposits can be made anytime, 24 hours a day, 7 days a week, 365 days a year. An extended cut-off time of 5:00 pm is granted to users of this product to receive credit for deposits made on the current banking business day. Many customers who use this service never go back to in-bank depositing again.

### Positive Pay

Positive Pay protects against the payment of unauthorized checks. As you disburse checks, you will electronically supply the Bank with a file containing the information from each check, including the check number, dollar amount, issue date, and payee name. As your checks are presented to the Bank for payment, we electronically compare that information from the file to the check presented for payment. If all of the information matches, the check is paid. If something doesn't match, a "suspect" item is displayed for you to review via the Online Banking Positive Pay module and make a decision about payment.

### ACH Debit Blocks

Traditions Bank protects against unauthorized electronic (ACH) debits by establishing blocks that will prevent attempts to electronically remove funds from your account. As a business customer, you only have a window of 24 hours to dispute such debits, so eliminating them is especially important. You can achieve this by identifying particular companies for whom ACH debits are allowed or establish an all-inclusive full block, ensuring that no ACH debits will be authorized against your specific business account. ACH debit blocks allow you to:

- » Add or remove ACH originators from your blocked list as necessary.
- » Return unauthorized ACH transactions automatically within the legal banking time frame.

*Section continued on the next page.*

## **Cash Management**

Traditions Bank offers cost-effective, efficient money management tools that allow you to use excess checking account balances to maximize returns through automatic transfers of collected funds.

- **Investment Sweep Account**

Excess funds are swept into a tiered interest-bearing investment account at the end of each business day. Funds are swept back to the checking account the following day.

- **Line of Credit Sweep**

Excess funds are swept to a Business Line of Credit thus reducing interest expense and improving cash flow. Funds move into the checking account as needed.

- **One Way Line of Credit Sweep**

When items are presented in excess of the balance in a master checking account, funds are automatically pulled from the Line of Credit to cover items and eliminate any overdraft fees.

- **Zero Balance Account Sweep**

Funds are pulled from a master checking account to pay items presented against a ZBA Checking Account, which eliminates the need for manual account to account transfers. Excess funds are sent back to the master checking account returning the balance of the ZBA account to zero.

## **Merchant Services & Payroll**

Traditions Bank has partnered with Heartland Payment Systems to offer a merchant service solution for our customers. With this service you can process payments quickly and securely through a credit card processor that is dedicated to protecting your business. Heartland also provides employee payroll services to entrepreneurs ranging in size from small to large. Whether you're looking for a turnkey payroll service or offering a 401(k) for the first time, their full-service employee payroll services and HR services for all businesses offers reliable solutions you can trust.

Those using Traditions current merchant service partner, Evolv, will continue to be able to process cards as they normally do.

## FDIC Deposit Insurance Coverage

The money you have on deposit with Traditions Bank will continue to be insured by the FDIC, as described below. Current coverage limits for FDIC deposit insurance are \$250,000 of insurance per account ownership category.

When two or more FDIC-insured banks merge, deposits from the assumed bank (i.e., Traditions Bank) are separately insured from deposits at the assuming bank (i.e., ACNB Bank) for six months after the merger. This grace period gives you the opportunity to restructure your accounts, if desired. After the six month grace period is over, all deposits at the assumed/assuming banks are combined to determine eligibility for FDIC deposit insurance. Any deposit you make to any account you open on **February 1, 2025**, or thereafter, in a former Traditions Bank office is considered an ACNB Bank deposit for FDIC insurance purposes.

There are special rules that only apply to Certificates of Deposit. Certificates of Deposit with Traditions Bank are separately insured until the earliest maturity date after the end of the six-month grace period. Certificates of Deposit that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a Certificate of Deposit matures during the six-month grace period and is renewed in any other amount or term, it would be separately insured only until the end of the six-month grace period.

If you have any questions regarding the FDIC insurance coverage that would apply to your situation, we encourage you to call us at 1.877.840.3301, or talk to your local banker.

You can also receive additional guidance from the FDIC using the following channels:

- Call toll-free: 1.877.ASK.FDIC (1.877.275.3342)
- Hearing impaired line: 1.800.925.4618
- Read more about FDIC insurance online at: [www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits)

# Service Fee Schedule - Effective April 14, 2025

## Deposit Services

### Check Printing

Fees vary based upon check style selected.

### Deposit Item Chargeback

\$15 per item.

### Dormant Checking Account

\$10 per month after one year of no activity.

### Dormant Savings Account

\$10 per month after two years of no activity for balances less than \$1,000.

### Early Account Closure

- For transaction accounts, \$30 if account is closed within 180 days of the opening date.
- For VIP Clubs, \$30 plus accrued interest if account is closed prior to annual distribution.

### Excessive Transactions on Savings and Money Market Accounts

\$15 per item starting with the first notification letter. \$15 per electronic, check, or other convenient withdrawal or transfer from a savings or money market account in excess of the allowed six (6) per calendar month, with a maximum of three (3) fees per day.

### Foreign Check Processing

\$25 per check, plus correspondent bank fees.

### IRA Transfers

\$75 for transferring all or a portion of IRA funds to another financial services provider.

### Overdrafts/Insufficient Funds Fees

- \$40 per item or transaction presented against insufficient funds that is either paid or returned. For consumer purpose accounts, fee is assessed only on the first six overdraft items per day.
- Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
- For items or transactions paid from a consumer purpose account, we will not charge you an overdraft fee if the item or transaction overdrawn the account is \$5 or less, or if the item or transaction doesn't overdraw your account by more than \$5. For items or transactions returned from a consumer purpose account, we will not charge you an insufficient funds/NSF fee if the transaction or item is \$5 or less. These exceptions do not apply business or other non-consumer purpose accounts.

### Overdraft Protection

\$10 per transfer.

### Statement Services

- \$2 per month for paper statement.
- \$5 per duplicate statement.
- \$5 for nonstandard statement cycle.

### Stop Payment Orders

\$40 per item.

### Temporary Checks

\$6.00 per page of four checks.

### Undeliverable Mail

\$5 per returned mail item.

### Verification of Deposit Account via Third Party

\$5 for commercial requests; excluding government agencies.

## Loan Services

### Amortization Schedule

\$5 for current loan relationship. \$10 for other requests.

## Other Bank Services

### Account Research

\$30 per hour, with a minimum of \$15.

### ATM Cash Withdrawals

\$2 per withdrawal at ATMs not owned by ACNB Bank.

### Bill Payment

Gift check \$2.99; Donation check \$1.99.

### Business Lite Bill Pay

One free calendar month; then \$0.50/item fee.

### Copy of Document

\$5 for first document, plus \$1 per document thereafter in a single request.

### Debit Card Replacement

\$6 per card.

### Escheat

\$100 per occurrence.

### Expedited Card Delivery/Special Handling

\$25 per occurrence.

### Foreign Currency Purchase & Exchange

\$25 per transaction with no minimum.

### Levy/Garnishment

\$150 per occurrence.

### Medallion Guarantees (Bank customers only)

\$10 per imprint.

### Noncustomer Check Cashing

- For cashing checks drawn on ACNB Bank without an open deposit account relationship.
- \$5 per check in the amount of \$500 or more drawn on a personal account.
- \$5 per check drawn on a nonpersonal account.

### Official Checks

\$10 per check.

### Safe Deposit Boxes

- Annual rental fees vary based upon box size.
- \$10 late payment fee

### Safe Deposit Box Drilling

\$150 per occurrence, plus all associated costs.

### Safe Deposit Box Inventory

\$40 per hour, with a minimum of \$40.

### Safe Deposit Box Key Replacement

\$25 per key.

*Section continued on the next page.*

**Night Depository Key Replacement**

\$25 per key.

**Signature Guarantees** (Bank customers only)

\$5 per imprint.

**Telephone Transfer via Customer Service**

\$5 per transfer.

**Wire Transfers** (Bank customers only)

- \$30 per transaction for outgoing domestic wire transfers.
- \$15 per transaction for incoming domestic wire transfers.
- \$50 per transaction for outgoing international wire transfers.
- \$20 per transaction for incoming international wire transfers.

*Full deposit account disclosure, in accordance with the Truth in Savings Act, is available upon request. New service fees may be instituted in the future and all fees are subject to change without notice, unless advance notice is required by law or regulation. Member FDIC.*

## Your Ability To Withdraw Funds

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

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit at one of our community banking offices, before the end of business day cutoff, which coincides with our community banking office hours, on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after these cutoff times, or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

**Longer Delays May Apply**

In some cases, we will not make all of the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the same business day.

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

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

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 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 reason, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of deposit.

**Special Rules for New Accounts**

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available to you on the day we receive your deposit. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.



## FACTS

### WHAT DOES ACNB BANK DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- account balances, account transactions, and transaction history
- credit history and credit scores

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons ACNB Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does ACNB Bank share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share.
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share.

#### To limit our sharing

Call 717.334.3161 or toll free 1.888.334.2262.

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we provided this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call 717.334.3161 or toll free 1.888.334.2262.

Who we are	
Who is providing this notice?	ACNB Bank
What we do	
How does ACNB Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Additional physical, electronic, and procedural safeguards, which comply with federal standards, are maintained to protect your information.
How does ACNB Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ make deposits or withdrawals from your account or provide account information</li> <li>■ show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliate is ACNB Insurance Services, Inc., a wholly-owned subsidiary of ACNB Corporation. ACNB Bank is also a wholly-owned subsidiary of ACNB Corporation.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>ACNB Bank doesn't share information with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include credit card companies and brokerage companies.</i></li> </ul>

## TABLE OF CONTENTS

	Page
<b>TERMS AND CONDITIONS OF YOUR ACCOUNT</b> .....	1
Important Information About Procedures for Opening a New Account .....	1
Agreement .....	1
Liability.....	1
Deposits.....	1
Withdrawals .....	2
Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees .....	2
Ownership of Account and Beneficiary Designation.....	3
Business, Organization and Association Accounts .....	3
Stop Payments .....	3
Telephone Transfers .....	3
Transfer Limitations .....	3
Amendments and Termination .....	3
Notices.....	3
Statements and Related Services .....	3
Account Transfer .....	4
Reimbursement of Federal Benefit Payments .....	4
Temporary Account Agreement.....	4
Setoff .....	4
Authorized Signer .....	4
Restrictive Legends or Indorsements .....	4
Facsimile Signatures .....	4
Check Processing .....	4
Check Cashing .....	4
Indorsements .....	4
Death or Incompetence .....	5
Fiduciary Accounts .....	5
Legal Actions Affecting Your Account .....	5
Account Security.....	5
Instructions From You .....	5
Monitoring and Recording Telephone Calls and Account Communications.....	5
Claim of Loss.....	5
Early Withdrawal Penalties.....	5
Changes in Name and Contact Information .....	6
Resolving Account Disputes.....	6
Waiver of Notices .....	6
Funds Transfers .....	6
International ACH Transactions.....	6
Stale-Dated Checks.....	6
Changing Account Products.....	6
Check Storage and Copies.....	6
Truncation, Substitute Checks, and Other Check Images.....	6
Remotely Created Checks .....	6
Unlawful Internet Gambling Notice.....	6
Health Savings Accounts (HSA).....	6
No Duty to Monitor Number of Signatures .....	6
Cleared Checks .....	6
Checking Account Reclassification & Sub-Accounts.....	6
Custodian/Minor Accounts.....	6

## Terms and Conditions Effective April 14, 2025

## TERMS AND CONDITIONS OF YOUR ACCOUNT

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as this agreement) that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

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

The purpose of this agreement is to:

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

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

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

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

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

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

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn on us). Before settlement of any item becomes final, we act only as your agent, regardless of the form of 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. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing 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.

#### **WITHDRAWALS -**

**Important terms for accounts where more than one person can withdraw -** Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to 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 you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

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

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

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

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

#### **UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -**

**Generally -** The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. 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. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

**Determining your available balance -** We use the available balance method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your available balance may not be the same as your accounts actual balance. This means an overdraft or an NSF transaction could occur regardless of your accounts actual balance.

Your accounts actual balance (sometimes called the ledger 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. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money available in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any holds placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled A temporary debit authorization hold affects your account balance.

**Overdrafts -** You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account 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 an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

**Nonsufficient funds (NSF) fees -** If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

**Payment types -** Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the Payment order of items subsection below.

**Balance information -** Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Funds availability -** Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, Your Ability to Withdraw Funds) for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times 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, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance -** On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of 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 temporary 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, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

**Payment order of items -** The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the

amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Deposits and withdrawals are NOT necessarily posted in the order in which they were made. We reserve the right to pay the withdrawals you make from your account, regardless of the method of withdrawal, in any order we determine. For example, we currently pay wire transfers, debit card and ATM withdrawals in the order received, followed by ACH transactions and checks in serial number order or batch number. Other transactions, including web transfers, loan payments, agreed upon service fees, over the counter withdrawals, or other transactions may be posted in any order in our discretion. We may receive multiple file batches for certain payment types throughout the course of each business day. Given that our electronic systems, processes, and service providers may change periodically, we reserve the right to change our processing order or categories from time to time without prior notice.

If a check, item or transaction is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy or service fee schedule. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

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

**Individual Account** - is an account in the name of one person.

**Joint Account - With Survivorship (And Not As Tenants In Common)** - is an account in the name of two or more persons. 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.

**Joint Account - No Survivorship (As Tenants In Common)** - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

**Revocable Trust Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

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

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

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. In general, your stop-payment order, whether we receive it orally or in writing, will be effective for six months. We will send you written confirmation of your stop-payment order which will include the date on which your stop-payment order will lapse. We may rely on the information in that confirmation unless you notify us immediately of any errors. We are not obligated to notify you when a stop-payment order expires. However, you can prevent your stop-payment order from expiring by renewing your stop-payment order before the end of the six-month period.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

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

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

**TRANSFER LIMITATIONS** - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

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

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

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

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

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

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

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

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

**STATEMENTS AND RELATED SERVICES** - Statements are a valuable tool to, among other things, help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period. In addition, we also provide free online and mobile banking services to customers, which will show transactions as they are processed and posted to your account, including images of checks posted to your account, and also allows the ability to set alerts for transactions.

**Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). In the event that you choose not to enroll in online or mobile banking services which allow for reviewing transactions and images of checks as they are presented and posted to your account, and regularly review such transactions and checks, you agree that a statement containing item number, amount, and date of payment shall be sufficient to detect unauthorized signatures, including forgeries and altered and counterfeit items. You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss

entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss). Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 30 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 30-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section. In addition, failure to report an unauthorized item, signature, or transaction within the timeframe required will also preclude you from claiming any reimbursement of an unauthorized item, signature, or transaction later submitted or created by the same repeat wrongdoer, even if the later transaction is reported within the 30-day time period.

**Your duty to report other errors or problems** - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures or alterations. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days if you are a consumer, and 30 days if you are a business customer. Failure to examine your statement and items and report any errors to us within the applicable time period of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If you are a consumer and have a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors to a reasonable period. Notwithstanding the foregoing, there are special rules for unauthorized ACH debits from business accounts. You must notify us of an unauthorized or erroneous ACH debit transaction before 5:00 p.m. Eastern Time on the business day after the posting of the transaction to your business account. If you fail to notify us of the unauthorized or erroneous ACH debit transaction within this time frame, we shall have no liability to you for the transaction. This limitation is in addition to any other limitation or notification requirement that may apply to unauthorized ACH debits from business accounts.

**Fraud Prevention for Business Customers.** We strongly recommend that you review your internal controls for fraud prevention as part of your duty to exercise ordinary care. These controls might include, among others, the use of our Positive Pay services. Positive Pay and ACH Positive Pay are available to our business customers to aid in preventing certain types of check and ACH fraud. We strongly recommend that our business customers use our Positive Pay services. We also recommend that all business customers use check stock with anti-fraud security features.

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

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

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

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

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, it means that all account owners have not yet signed the signature card, or that some other account opening requirement has not been completed. We may give you a duplicate signature card so that you can obtain all of the necessary signatures and return it to us. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now

or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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

**AUTHORIZED SIGNER** - The authorized signer is merely designated to conduct transactions on behalf of the owner or owners. Owners do not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

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

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

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

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

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

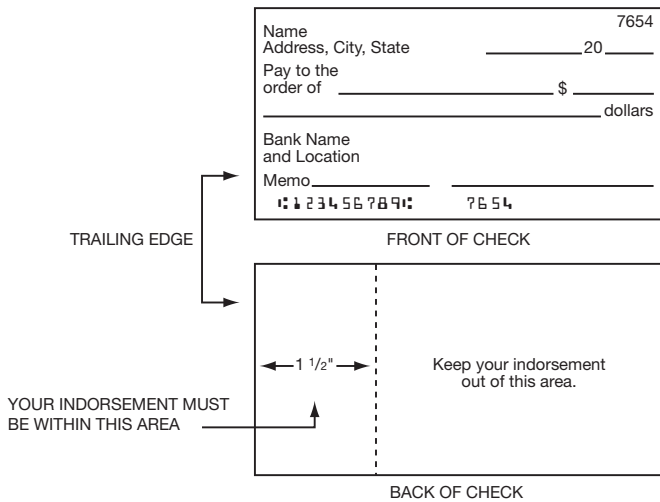
**CHECK PROCESSING** - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine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

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

**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, drivers license number, etc.) must fall within 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 1/2" 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 loss, liability, damage or expense that occurs 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 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.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have 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 and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

**ACCOUNT SECURITY**

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

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card, point-of-sale card and/or PIN) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

**Positive pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services

appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. 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.

**Account numbers** - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a "remotely created check." Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your 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). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. We will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

**Access devices** - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

**Blank checks** - You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care which substantially contributes to the loss.

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

**MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

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

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

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

**CLAIM OF LOSS** - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

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

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

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

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

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

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

**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 elsewhere.

**CHANGING ACCOUNT PRODUCTS** - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

**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 policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

**REMOTELY CREATED CHECKS** - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owners 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.

**HEALTH SAVINGS ACCOUNTS (HSA)** - For your convenience, we permit you to take distributions from your HSA by check. This feature can raise a variety of tax concerns - for example getting additional cash back on an HSA checking transaction. As a result, if you have more than one account with us, it is a good practice to make sure you are using the appropriate checkbook for the transaction. Also, it is your responsibility to ensure your distributions and other actions related to the HSA comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this agreement are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

**NO DUTY TO MONITOR NUMBER OF SIGNATURES** - We may act on the instructions of any one owner or authorized signer on the account. Each signer may make withdrawals, write checks, transfer funds, stop payments, obtain or cancel ancillary services (e.g., electronic fund transfer services or wire transfers), and otherwise give us instructions regarding your account. We may require written authorization for some actions.

Notwithstanding anything to the contrary in this agreement or in any other documents related to your account, we do not assume a duty to enforce multiple signature requirements that you may agree upon among yourselves. If you indicate on your checks, signature card, or other documents related to your account that more than one signature is required for withdrawal, this indication is for your own internal procedures and is not binding on us.

We may disregard any instructions to permit withdrawals only upon more than one authorized signature with respect to checks, electronic fund transfers or other debit/withdrawal requests. We may pay out funds from your account if the check, item, or other withdrawal or transfer instruction is signed or approved by any one of the persons authorized to sign on the account, even if there are two or more lines on the check stock and even if you ordered your checks from us. We will not be liable to you if we act on the instructions of any unauthorized signer.

**CLEARED CHECKS** - Neither we nor our employees cannot report to you whether a check or item you have deposited has "cleared" or been paid by the financial institution upon which it is drawn, even if you inquire specifically about the status of that check or item. If you inquire about the status of a specific deposited check or item, our employee cannot tell you whether that check has been paid or has "cleared." You agree that you understand that we only report to you whether we still have an internal hold on the funds represented by the check or item deposited to your account. You remain responsible to us for the collectability or validity of any check or item you deposit. You agree that regardless of any verbiage used by you or our employees in your inquiring about or discussing the status of a deposited check or item (e.g., cleared, collected, paid, available funds), the information you receive does reflect whether or not the check or item has been paid by the financial institution upon which it is drawn or whether we can still reverse the deposit and look to you or your account for the funds.

**CHECKING ACCOUNT RECLASSIFICATION & SUB-ACCOUNTS** - For regulatory accounting purposes only, the Bank may calculate its reserve requirement amount for checking/demand deposit accounts utilizing internal sub-accounts. Each of your checking/demand deposit accounts will consist of a checking sub-account and a savings sub-account. The Bank may periodically transfer funds between these two sub-accounts at its sole discretion. On a sixth transfer during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your checking/demand deposit account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The Bank's use of sub-accounts will not affect in any way your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement. This process will allow the Bank to reduce the amount of funds held at the Federal Reserve Bank and will provide more funds to the Bank for lending and investing purposes.

**CUSTODIAN/MINOR ACCOUNTS** - If you wish to make a gift/transfer of money to a minor, you can do so and name yourself or another adult as custodian to handle the money while the beneficiary is a minor. Interest earned will be reported under the Tax ID number of the minor; however, it may be taxed at the rate of his or her parents. This account type will be governed by the Uniform Gift/Transfer to Minors Act law of the state in which the account was opened. We have no duty or responsibility to monitor the acts of the custodian (or successor custodian) to verify that they are for the minor's benefit. We have no responsibility 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. As custodian, you agree that we may choose, in our discretion, to distribute funds directly to the minor upon satisfactory proof that the minor has attained the age of majority, and the receipt or release of the minor shall be valid and sufficient release and discharge to us for any obligation with respect to the account.

# Debit Card Privilege Opt-In

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it as a courtesy to you. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account. This notice explains our standard overdraft practices.
2. We also offer overdraft protection plans, such as a link to a savings account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, call 888.334.2262.

## What are the standard overdraft practices that come with my account?

- We may, in our discretion, authorize and pay overdrafts for the following types of transactions:
  - » Checks and other transactions made using your checking account number
  - » Automatic bill payments
- We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:
  - » ATM transactions
  - » Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

## What is Debit Card Privilege?

Debit Card Privilege is an option you may select below to authorize ACNB Bank to authorize and pay ATM and everyday debit card transactions which will overdraw your account.

## What fees will I be charged if ACNB Bank pays my overdraft?

### Under our standard overdraft practices:

- We will charge you an overdraft fee of \$40.00 each time we pay an overdraft. The fee is only assessed on the first six overdraft items per day. We will not charge you an overdraft fee if the transaction overdrawing the account is \$5.00 or less, or if the transaction doesn't overdraw your account by more than \$5.00.
- If you have not opted in to Debit Card Privilege, we may pay, but will not charge an overdraft fee for, a pre-authorized ATM/everyday debit card transaction that was authorized when funds were available but which overdraws your account when processed.

## What if I want ACNB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

In the form below, a notation in the box for option 1 signifies that you want us to authorize and pay overdrafts on ATM and everyday debit card transactions on the account(s) noted below.

-----  
Customer Name: \_\_\_\_\_ Checking Account Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Additional Accounts: (Checking Accounts Only) \*Statement Savings, Money Market and LOC not eligible.

\_\_\_\_\_

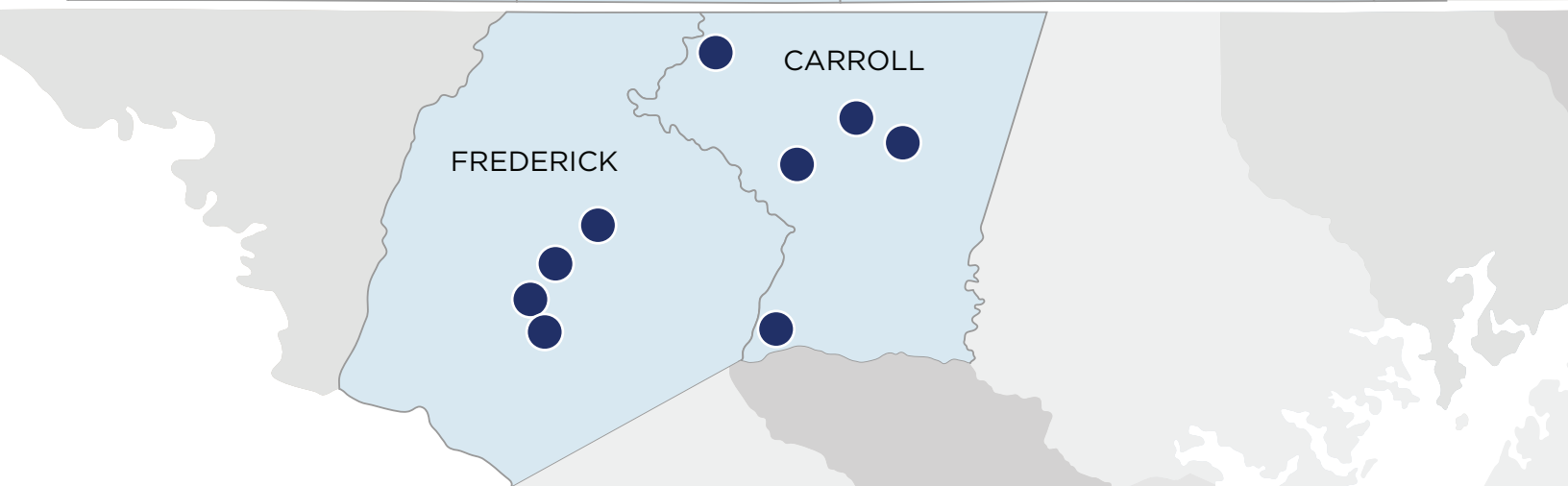
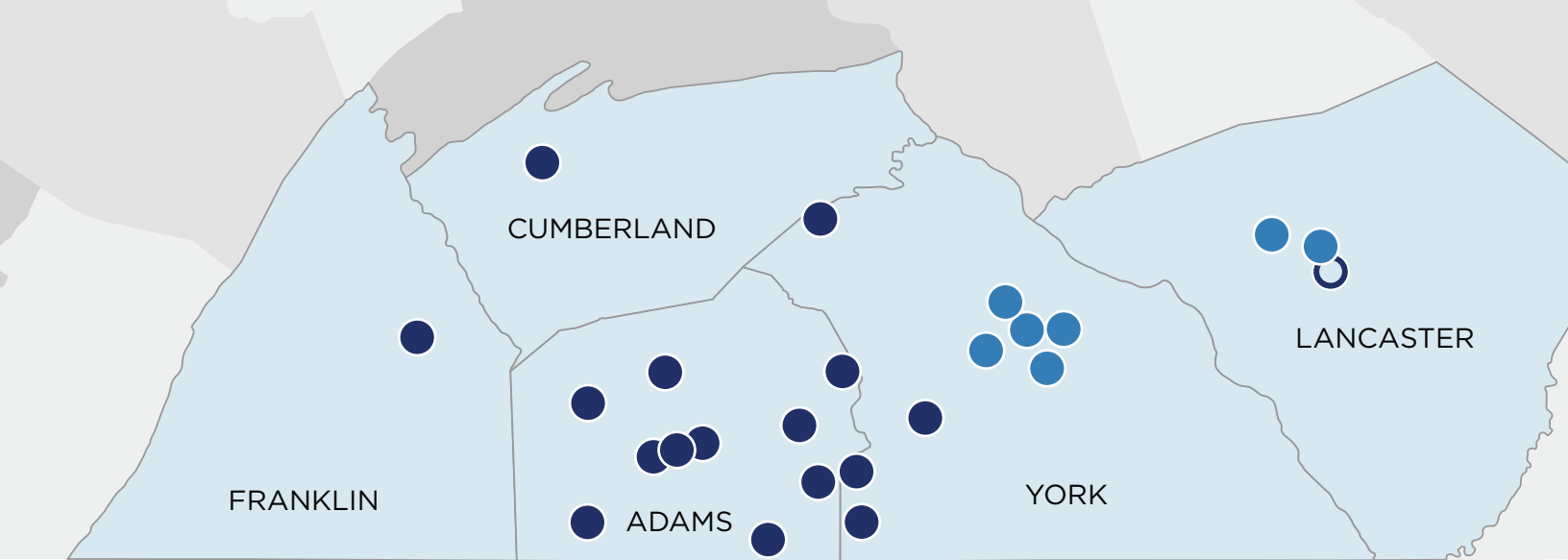
Select one of the options below. Then sign and date the form in the spaces provided.

Option 1:  I want ACNB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.  
**Your account will NOT be assessed an overdraft fee UNLESS an overdraft occurs.**

Option 2:  I do not want ACNB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please return this completed document to an office, mail it to ACNB Bank, P.O. Box 3129, Gettysburg, PA 17325 or call 1.888.334.2262.



- ACNB Bank
- ACNB Bank Limited Service Office
- Traditions Bank, A Division of ACNB Bank

# Community Banking Office Network

Enjoy more convenience with **33** community banking offices in Maryland and Pennsylvania. Plus, enjoy surcharge-free ATM withdrawals at more than 500 Sheetz® locations.

*Find more details on each office on pages 6-7.*



## Community Banking

Traditions Bank and ACNB Bank enjoy a shared vision of community banking. We believe in forming personal relationships with our customers in order to support their needs, goals, and financial wellbeing.

Our teams of professional bankers live in the communities we serve and are committed to supporting our hometowns. When we work with our customers, we're also working with our neighbors, friends, and family.

Our core principles have helped individuals, families, and the community for more than 165 years and will continue to help future generations.

Thank you for banking with us and WELCOME to the new Traditions Bank.



**TRADITIONS  
BANK**

*A Division of ACNB Bank*