



Magnolia
STATE BANK

+

BANKFIRST

CONVERSION GUIDE



BANKFIRST

BANKFIRST

**BANKFIRST HEADQUARTERS
COLUMBUS, MISSISSIPPI**

CONVERSION GUIDE

Merger FAQs Web Page

Use camera to scan code, or visit
www.magnoliastatebankmerger.com on any web browser.



Download Conversion Guide

Use camera to scan code to view or download
an online version of this Conversion Guide.



Key Information

AS OF MONDAY, NOVEMBER 17, 2025

BankFirst Call Center: 877-441-2784

Telephone Banking (FIRSTConnection): 866-726-2006

Activate Debit Card: 866-726-2006

Report Lost or Stolen Debit Card: 877-441-2784

Online Banking Login: www.bankfirstfs.com

Overview

This Conversion Guide has been created for customers transitioning from Magnolia State Bank to BankFirst Financial Services (BankFirst). To make this transition as easy as possible, this guide includes important information regarding:

- Specific information in relation to the conversion of CDs, loans, checking accounts, savings accounts, debit cards, and more
- The terms and conditions of your accounts
- Additional products and services now available to you as part of the BankFirst family

What will happen to your accounts?

Your Magnolia State Bank accounts will automatically convert to BankFirst accounts between the close of business on Friday, November 14, 2025, and the opening of business on Monday, November 17, 2025. In most cases, this change will be automatic—you will not have to do anything. For some accounts, you may receive additional materials in the mail.

Want to change your account? No problem!

If you have a Magnolia State Bank checking and/or savings account, a BankFirst checking and/or savings account with similar features has been selected for you. If you would like a different checking and/or savings account than the one we preselected, you may change to another BankFirst checking and/or savings account of your choosing starting Tuesday, November 18, 2025. Simply stop by any BankFirst branch and a team member will be happy to assist you.

We are here to help.

If you have additional questions, please do not hesitate to call your current Magnolia State Bank branch. Effective Monday, November 17, 2025, Online Banking and Debit Card support will be available Monday through Friday, 8:00 AM – 11:00 PM CT, and weekends, 9:00 AM – 5:00 PM CT. Our BankFirst Call Center agents will be available at 877-441-2784, Monday through Friday, 8:00 AM – 5:00 PM CT.



Message From the President & CEO

Dear Magnolia State Bank Customer,

On behalf of the entire BankFirst team, I want to warmly welcome you to banking with BankFirst.

Since the completion of our acquisition on July 1, 2025, the transition of Magnolia State Bank to BankFirst has been progressing as planned. I am excited to announce that we are on track to finalize the conversion by our target date, Monday, November 17, 2025, as outlined in the following pages of this Conversion Guide.

With the banks coming together, it is our goal to combine the exceptional customer service you've become accustomed to with more enhanced banking products across a larger geographic footprint.

We want this final part of the conversion process to be as simple as possible for you, which is why we created this Conversion Guide. Please use this guide, which includes information you will need and actions to take prior to the conversion completion date on Monday, November 17, 2025.

For more than 137 years, BankFirst has remained committed to putting customers first. As we enter this exciting new chapter, we look forward to building on that tradition by earning your trust, exceeding your expectations, and strengthening our presence in South Mississippi and the communities we serve.

Sincerely,

A handwritten signature in black ink, appearing to read 'Moak Griffin', with a stylized flourish at the end.

Moak Griffin
President & CEO

BANKFIRST

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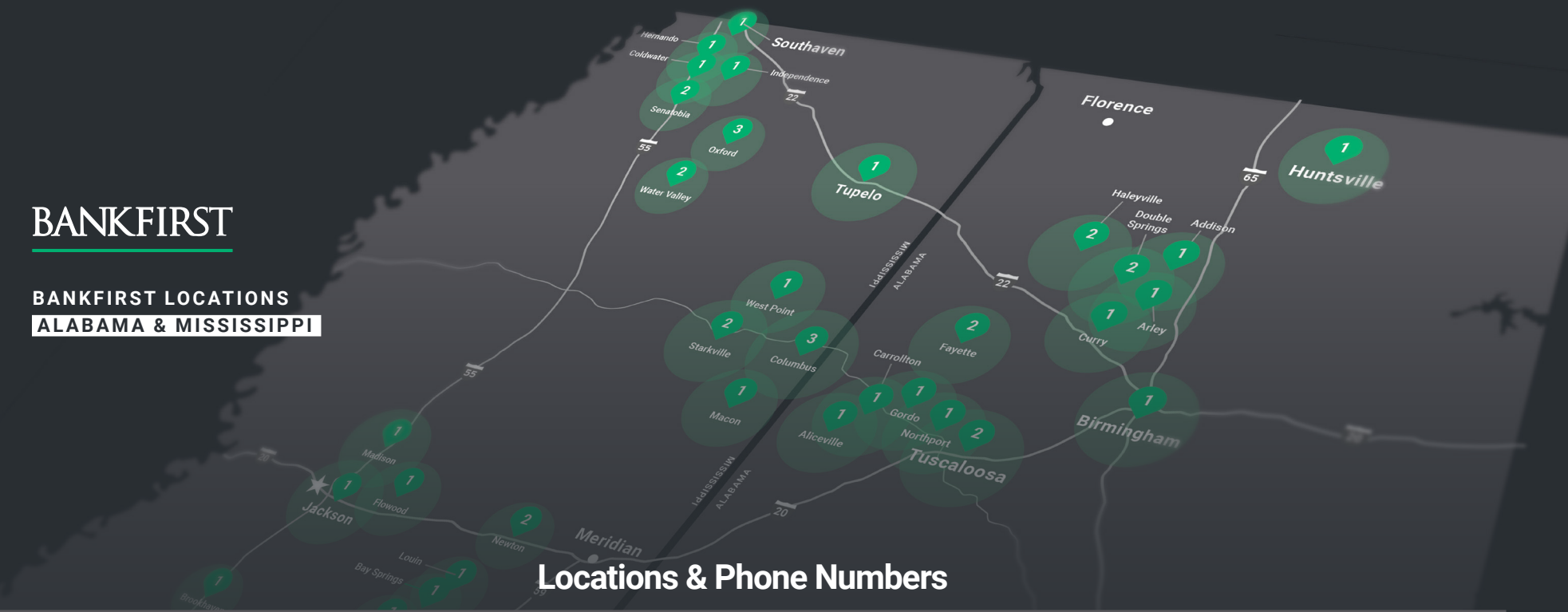
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BANKFIRST

BANKFIRST LOCATIONS ALABAMA & MISSISSIPPI

ALABAMA

MISSISSIPPI



Locations & Phone Numbers

Addison, AL - Highway 278 | 256-747-1406
Aliceville, AL - Third Ave. | 205-373-6367
Arley, AL - County Rd. 41 | 205-221-5520
³ Birmingham, AL - Southbridge Pkwy. | 205-582-1521
Carrollton, AL - Reform St. | 205-367-8701
Curry, AL - Curry Hwy. | 205-221-5311

Double Springs, AL - Blake Dr. | 205-489-5011
² Double Springs, AL - Highway 278 | 205-489-5011
² Fayette, AL - Temple Ave. N. | 205-932-8917
Fayette, AL - Temple Ave. S. | 205-932-8911
Gordo, AL - 2nd Ave. | 205-364-7177
Haleyville, AL - 20th St. | 205-486-5263

² Haleyville, AL - 21st St. | 205-486-5263
³ Huntsville, AL - Clinton Ave. E. | 205-486-5263
Northport, AL - McFarland Blvd. | 205-752-2744
⁴ Tuscaloosa, AL - McFarland Blvd. | VTM ONLY
Tuscaloosa, AL - Paul W. Bryant Dr. | 205-469-1700

¹ Bay Springs, MS - Highway 528 | 601-764-2265
³ Biloxi, MS - Howard Ave. | 228-232-0278
³ Brookhaven, MS - South Jackson St. | 601-757-3444
Coldwater, MS - Central Ave. | 662-622-7411
Columbus, MS - Highway 45 | 662-328-2300
Columbus, MS - Lehmberg Rd. | 662-328-2341
Columbus, MS - Main St. | 662-328-2345
Flowood, MS - BankFirst Dr. | 601-992-8506
¹ Hattiesburg, MS - Highway 98 W. | 601-261-2234
Hattiesburg, MS - Lincoln Rd. | 601-475-7570
Hattiesburg, MS - Newtowne Loop | 601-450-8975
¹ Heidelberg, MS - Main St. | 601-787-3471

Hernando, MS - East Commerce St. | 662-449-0457
Independence, MS - Highway 305 | 662-233-2411
Jackson, MS - Old Canton Rd. | 769-777-6706
¹ Laurel, MS - Central Ave. | 601-682-0990
¹ Laurel, MS - Highway 15 N. | 601-425-0003
Louin, MS - Highway 15 | 601-739-3159
Macon, MS - Jefferson St. | 662-726-5192
Madison, MS - Highland Colony Pkwy. | 601-605-3455
Newton, MS - East Church St. | 601-683-3101
Newton, MS - Eastside Dr. | 601-683-6400
Oxford, MS - Jackson Ave. W. | 662-234-4434
Oxford, MS - North Lamar Blvd. | 662-202-1343

Oxford, MS - University Ave. | 662-234-4490
¹ Petal, MS - Evelyn Gandy Pkwy. | 601-582-5276
Senatobia, MS - East Main St. | 662-562-8201
Southaven, MS - Getwell Rd. | 662-996-1180
Starkville, MS - Highway 12 | 662-323-3995
Starkville, MS - Russell St. | 662-323-9599
¹ Taylorsville, MS - Highway 28 E. | 601-785-4756
Tupelo, MS - West Main St. | 662-432-5580
Water Valley - North Main St. | 662-473-2261
Water Valley - South Main St. | 662-473-1234
West Point, MS - Highway 45 | 662-494-1964

¹ Current Magnolia State Bank location. Will become BankFirst. ² Express Location ³ Loan Production Office ⁴ Corporate Operations; VTM Only

BANKFIRST
CAPITAL

BFCC
TRADED ON
OTCQX



Investor Relations
(Use camera to scan code.)



OTC Markets
(Use camera to scan code.)



BankFirst is a Community
Development Financial Institution



Bauer Ratings
(Use camera to scan code.)

BankFirst also maintains the Bauer Financial five-star rating, which can be verified on Bauer's website: www.bauerfinancial.com/star-ratings.

Introducing BankFirst Member FDIC

Headquartered in Columbus, Mississippi, BankFirst is a designated Community Development Financial Institution and the principal subsidiary of BankFirst Capital Corporation (OTCQX: BFCC). Founded in 1888, BankFirst is driven by strong values and a long-term, disciplined perspective that emphasizes our commitment to providing high-quality financial products and services and delivering exceptional customer service. We are passionate about supporting our communities through socially responsible leadership while cultivating a strong and positive corporate culture. Backed by a long history of strength and security, BankFirst continues to provide innovative products and services designed to meet customers' needs while helping communities to prosper and grow.

Regional Reach

With the addition of Magnolia State Bank, BankFirst proudly serves communities throughout central and northern Alabama, as well as Mississippi, with 48 branch locations and four loan production offices.

Accessible When and Where You Need Us

We offer our clients the option of an in-person consultation with our knowledgeable bankers, as well as the convenience of anytime, anywhere digital access, including Online Banking, Mobile Banking, Mobile Deposit, Account Alerts, and Debit Card Alert Fraud Prevention.



For ATM access, BankFirst is part of the MoneyPass® ATM network, which provides our clients with surcharge-free withdrawals at over 32,000 ATM locations across the country.

Committed to Our Communities

We've made a commitment to managing our banks at the local level, one of the values that truly sets us apart. Each of our community-oriented banks is led by a local president and supported by an advisory board made up of community members. This local leadership ensures we understand the unique needs of each area we serve.

Serving our communities in this way allows our employees to be deeply involved—volunteering their time, sharing their talents, and donating resources to make the places we call home better for everyone. These aren't just the towns where we work; they're the communities where we live, raise our families, and invest our futures—as neighbors, bankers, and friends.

// IMPORTANT DATES

OCTOBER 2025	NOVEMBER 2025
Continue banking as usual.	
Update your current information during this time.	Update your current information during this time.
Continue to use your Magnolia State Bank Debit Card.	If you receive your BankFirst Debit Card early, please wait until Monday, November 17, 2025, to use it.
If enrolled, continue to use Magnolia State Bank Online Banking.	
If enrolled, continue to use Magnolia State Bank Bill Pay.	Download/print list of Bill Pay payees/payees by Friday, November 14, 2025.
If enrolled in Mobile Banking, continue to use the Magnolia State Bank Mobile App.	
If enrolled, continue receiving Online Statements (eStatements) and/or Paper Statements.	
Magnolia State Bank customers can continue using BankFirst ATMs free of charge throughout the conversion process.	

Dates & Required Actions

On Monday, November 17, 2025, your Online Banking services will transition to www.bankfirstfs.com.

ACTION: Please review these important dates and complete any necessary actions by the indicated dates to avoid interruption in service.

Continue Banking as Usual

Now through Friday, November 14, 2025, continue banking as you normally do.

Magnolia Debit Card Bonus Points Program

See page 14 for details about the sunsetting of your debit card bonus points program.

ACTION: Update Your Information

If your address, phone number, or email address has changed recently, please contact your Magnolia State Bank branch by Thursday, November 13, 2025, to update your information. This update will automatically transfer to BankFirst on Friday, November 14, 2025, helping ensure a smooth transition of services.

Debit Cards

Your new BankFirst Mastercard® Debit Card will be mailed the week of Monday, October 27, 2025. Please do not destroy your Magnolia State Bank Visa® Debit Card before Monday, November 17, 2025.

ACTION: Activate Debit Card: You may activate your new BankFirst Mastercard® Debit Card on or after Monday, November 17, 2025, by following the instructions included with your card. After activation, remember to update any automatic payments linked to your debit card (e.g., DirecTV, Netflix, Amazon

Prime, mobile phone bill, insurance premiums, utilities, subscription services, etc.). Once activated, your new card may be used beginning Monday, November 17, 2025.

Online Banking

Access to Magnolia State Bank Online Banking will be unavailable beginning at approximately 3:00 PM CT on Friday, November 14, 2025.

ACTION: Download Online Banking Data: See page 13 for instructions for downloading and saving your online banking data, including account history and Online Statements (eStatements), before Friday, November 14, 2025.

ACTION: Set Up Online Banking: BankFirst Online Banking will be available at approximately 7:00 AM CT on Monday, November 17, 2025. Refer to page 10 for instructions on logging in to BankFirst Online Banking or setting up Online Banking.

	NOV 7	NOV 13	NOV 14	NOV 17
		NO ACCESS		Begin banking as BankFirst.
Update your information at Magnolia State Bank before this date →		NO ACCESS		
Wait to activate and begin utilizing your BankFirst Debit Card on or after this date →				Activate and begin using your new BankFirst Debit Card.
Download/print any past statements before this date →		NO ACCESS		Begin logging in to BankFirst Online Banking with full access.
Payments before 7:00 AM CT on this date →		NO ACCESS		Begin using Bill Pay within BankFirst Online Banking.
Access Magnolia State Bank Mobile Banking before this date →		NO ACCESS		Download and begin using the BankFirst Mobile App with full access.
				Begin using BankFirst Telephone Banking using 866-726-2006.
Magnolia State Bank short-period paper statement includes activity before →				Activity from this date forward will be on your BankFirst Statements.
				Magnolia State Bank customers become BankFirst customers.

Bank Statements

Magnolia State Bank customers will receive a short-period statement of deposit transactions through mid-November. Interest will be paid for the period of November 1 through November 16, 2025, while service charges will appear in the following statement cycle. Your final Magnolia State Bank statement will be mailed on Friday, November 14, 2025.

Online Statements (eStatements)

ACTION: Set Up eStatements: Refer to page 13 for instructions on how to set up accounts for Online Statements (eStatements) after Monday, November 17, 2025.

Mobile Banking

Access to Magnolia State Bank Mobile Banking will be unavailable beginning at approximately 3:00 PM CT on Friday, November 14, 2025.

ACTION: Download App: BankFirst Mobile Banking will be available at approximately 7:00 AM CT on Monday, November 17, 2025. Refer to page 11 for instructions on how to download BankFirst's Mobile App.

Bill Pay

Magnolia State Bank Bill Pay will be unavailable after 7:00 AM CT on Friday, November 7, 2025.

ACTION: Download Bill Pay Data: All payee information, payment information, and history will need to be downloaded before Friday, November 7, 2025.

ACTION: Set Up Bill Payees: Access to BankFirst Bill Pay will be available at approximately 7:00 AM CT on Monday, November 17, 2025. Refer to page 12 for instructions on how to set up and access Bill Pay.

Quicken® / QuickBooks®

ACTION: Ensure all information in Quicken, QuickBooks, or other personal financial management

software is up to date before 3:00 PM CT on Friday, November 14, 2025.

Telephone & Text Banking

On Friday, October 10, 2025, at the close of business, Magnolia State Bank's phone number (1-855-BankMag) will no longer be in service. For assistance with your accounts after that date, please call 601-682-0990 or visit your local branch.

Magnolia State Bank Telephone and Text Banking will both end at 4:00 PM CT on Friday, November 14, 2025.

ACTION: Enroll In Telephone Banking: Refer to page 18 for instructions on enrolling in BankFirst's Telephone Banking.

ATMs

We anticipate minimal interruption to ATM access as we convert current Magnolia State Bank ATMs to BankFirst ATMs.

Online Banking

On Monday, November 17, 2025, customers will log in to BankFirst's Online Banking by visiting "www.bankfirstfs.com" and clicking on "Login" at the top of any page (or by downloading and logging in to the BankFirst Mobile App). Your existing Magnolia State Bank username will remain the same, and your password will be the last four digits of your Social Security number (for personal customers) or your Tax Identification Number (for business customers). You will be prompted to reset this password after first login.

If you are currently enrolled in Magnolia State Bank Online Banking eStatements, download or print any records you need before Friday, November 14, 2025. Customers who were not already enrolled in Magnolia State Bank's Online Banking will need to contact their local branch to enroll before Friday, November 14, 2025.

Online Banking Features:

Card Controls

Turn your debit card on/off anytime if it's lost or misplaced. Set spending limits, block certain transactions, and choose custom alerts by email, by text, or in-app.

Transaction Tagging

Organize your spending by tagging purchases with categories, notes, or photos. Easily track recurring expenses like gas, groceries, or dining.

Stop Payments

Quickly place a stop on a single check or a series of checks to protect against errors, disputes, or lost items.

Pay a Person

Send up to \$500 per day directly to friends or family by check, direct deposit, email, or text.

Account Alerts

Get real-time notifications for balance changes, credits, or debits above or below your chosen limits. Alerts can be delivered by email, by text, or in-app.

Travel Notices

Avoid declined charges when traveling by adding trip dates and destinations.

Customizable Dashboard

Personalize your home screen with quick links to transfers, deposits, Bill Pay, and account views.

Information Control

Update your phone number or email address directly in digital banking—no branch visit or call required.



Logging Out: Online Banking

Logging out of Online Banking is an important part of keeping your financial information secure.

To maximize your Online Banking security, we recommend that you always log out of your existing session by clicking on the "Sign Out" link.

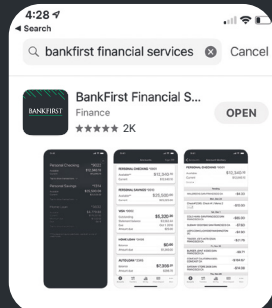


Test Drive Online Banking

Use your camera to scan the QR code.



4.8 · 2.8K Ratings



- ✓ Download the BankFirst Mobile App
- ✓ Learn more about Mobile Deposit

(Use camera to scan code.)



Test-Drive Mobile Banking

Use your camera to scan the QR code.

Mobile Banking & Mobile App

Whenever you need to check your balance, move money, or deposit a check, reach for your mobile device (phone, tablet, etc.) with BankFirst Mobile Banking. Whether you prefer banking using a mobile web browser or the BankFirst Mobile App, you can do virtually all of your banking on the go.

Beginning Monday, November 17, 2025, BankFirst Mobile Banking can be accessed via your mobile device's browser by visiting www.bankfirstfs.com or by downloading our app.

Download the BankFirst Mobile Banking App

To download the BankFirst Mobile Banking App:

1. Go to Apple's App Store (iOS) or Google Play (Android), and search for "BankFirst Financial Services."
2. Download the BankFirst Mobile Banking App on your mobile device, and log in using your BankFirst Online Banking username and password.

Our app offers convenient features like mobile check deposit, alert notifications, account management, transfers, and more.

Mobile Deposit

Deposit checks anytime, anywhere, from your mobile device with Mobile Deposit. Use your mobile device's camera to take a picture of your check, and deposit it right from the BankFirst Mobile App.

Mobile Banking Services

- ✓ Make Transfers
- ✓ Pay or Schedule Bills (Bill Pay)
- ✓ Access Money Management Services
- ✓ Find Branch Locations
- ✓ Contact the Call Center
- ✓ View Privacy Policy
- ✓ View Online Statements (eStatements)

Mobile Banking Settings

- ✓ Set Up Face ID
- ✓ Manage Alert Notifications
(Low balance, high balance, large withdrawal, large deposit, etc.)

Online Bill Pay

Bill Pay, available within Online Banking, allows you to pay bills directly from your checking account. You can schedule one-time and recurring payments. When paying a bill online, please note that funds will not be withdrawn from your account until the payment is processed.

Existing Bill Pay Payees

If already set up in Magnolia State Bank Online Bill Pay, most of your established payees will automatically transfer to BankFirst Online Bill Pay. Any payees that do not transfer will need to be added manually to your new Online Banking profile.

We strongly suggest that you download/print your Bill Pay history, payees, and recurring payments from your Magnolia State Bank Online Banking system before 7:00 AM CT, Friday, November 7, 2025.

Bill Pay Payments

Most established scheduled and recurring payments will automatically transfer to BankFirst. Any scheduled or recurring payments that do not transfer will need to be added manually to your new Online Banking profile. **Again, we strongly suggest** that you download/print your Bill Pay history, payees, and recurring payments from your Magnolia State Bank Online Banking system before 7:00 AM CT, Friday, November 7, 2025.

Transfers

Internal transfers that were set up within Magnolia State Bank Online Banking are expected to convert. External transfers that were set up within Magnolia State Bank Online Banking will not convert. Once you have logged in to BankFirst Online Banking, you may set these transfers up again.

Quicken® & QuickBooks®

If you are accustomed to updating your personal financial management software by downloading your data from Magnolia State Bank Online Banking, **we strongly suggest** that you download your data from your Magnolia State Bank Online Banking account before 3:00 PM CT, Friday, November 14, 2025.



After Monday, November 17, 2025, please verify that all automatic transactions that you are expecting have processed to your account. Please review your Bill Pay history within Online Banking to ensure your scheduled payments were processed.

Setting Up Bill Pay

Beginning Monday, November 17, 2025, customers previously enrolled in Bill Pay through Magnolia State Bank Online Banking will need to log in to BankFirst Online Banking and select "Bill Pay" to verify their Bill Pay data converted.

Customers who did not use Online Banking with Magnolia State Bank may sign up for Bill Pay after Online Banking registration by logging in to BankFirst Online Banking and selecting "Bill Pay."

Online Statements (eStatements)

Online Statements (eStatements) are free and secure and are accessed directly from Online Banking. View eStatements online or download a digital copy to save or print. The fastest statement delivery option available, Online Statements (eStatements) reduce the chances of fraud and identity theft compared to paper (mailed) statements.

If you are currently enrolled in Online Banking, you can sign up for Online Statements (eStatements) on Monday, November 17, 2025, by logging in to Online Banking at www.bankfirstfs.com and following the instructions. Simply read and accept the Online Statement Disclosure, and you will begin receiving your statements online (beginning with the next scheduled statement cycle).

To ensure you have no disruption in accessing your existing Magnolia State Bank eStatements, please follow these steps:

How to Download Your Magnolia State Bank Online Statements (eStatements)

1. **Log in** to Magnolia State Bank Online Banking at www.bankmagnolia.com.
2. Click on **Accounts**.
3. **Select** the account you want from the drop-down menu.
4. Click on the **Statements** tab.
5. **Select** the date range (system retains up to 24 months).
6. Click **View**.
7. **Print** or **Save** the statement to your computer.

How to Enroll in eStatements With BankFirst

You will not automatically receive online statements from BankFirst. To enroll in eStatements beginning Monday, November 17, 2025, please follow these steps:

1. **Log in** to BankFirst Online Banking at www.bankfirstfs.com or using the BankFirst Mobile App.
2. Select the **Account** you want to enroll.
3. Click on **Electronic Statements** and then **Sign up/Changes**.
4. **Select the account(s)** you want to enroll.
5. Click **Save** to save your settings.



Test Drive eStatements

Use your camera to scan the QR code, and then navigate to the last chapter in the video: "Set Up eStatements."

BankFirst Mastercard® Debit Card

The week of Monday, October 27, 2025, you should receive a new BankFirst chip-enabled Mastercard® Debit Card, which will replace your Magnolia State Bank Visa® Debit Card. If you have used your Magnolia State Bank Visa® Debit Card in the past 12 months, you will receive a new card mailed to your address on file. If you do not receive a BankFirst Mastercard® Debit Card, and would like one, please visit your local branch on or after Monday, November 17, 2025.

To complete the process, keep in mind:

- Your new card may be activated and used starting Monday, November 17, 2025, by following the instructions that come with the card. You can also activate your card by completing a PIN transaction. Please wait until Monday, November 17, 2025, to activate or use your card.
- Due to the conversion process taking place over the weekend of Friday, November 14, 2025, access to ATMs may experience minimal disruption, and use of your Magnolia State Bank Visa® Debit Card could be limited or periodically interrupted. Your existing Magnolia State Bank Visa® Debit Card can be used through Sunday, November 16, 2025. Please plan ahead and consider carrying alternative forms of payment. Refer to the Electronic Fund Transfer Disclosure beginning on page 27.

Beginning Monday, November 17, 2025, please note the following information about your new BankFirst Mastercard® Debit Card:

- Daily purchase limit: \$2,500; daily ATM withdrawal limit: \$500
- To select the PIN for your new card, call 866-726-2006 and select Option 4 for Debit Card services, then Option 4 for PIN change.
- Your new BankFirst Mastercard® Debit Card is a part of the MoneyPass® ATM network, which provides our clients with surcharge-free withdrawals at over 32,000 ATM locations across the country. Visit www.moneypass.com/atm-locator.html for more information.
- BankFirst uses a real-time monitoring program to identify potential fraudulent debit card transactions. When suspicious activity around a transaction triggers an alert on your debit card, this program automatically sends you text messages (from phone number: 96923), emails, and/or voice phone calls in an attempt to verify the validity of the transaction. Cardholders have the ability to auto-resolve the fraud alerts by responding back to the text, email, or voice message they received. The Fraud Center uses the contact information we have on record, and failure to have accurate cardholder data can negatively impact our ability to contact you to verify suspicious activity in a timely manner.

ARRIVING EARLY BY MAIL



Your new card and detailed information on how to activate it on Monday, November 17, 2025, will be mailed the week of Monday, October 27, 2025, to your address on record. Please do not destroy your Magnolia State Bank Visa® Debit Card before Monday, November 17, 2025.

Your existing Magnolia State Bank Visa® Debit Card and PIN will remain active until midnight on Sunday, November 16, 2025.

The Magnolia State Bank Visa® Debit Card Bonus Point Program will end on Friday, October 31, 2025. You can continue earning points until that date. After the program ends, no additional points will be awarded, but you will have until Wednesday, December 31, 2025, to redeem any remaining points.

To view your points balance and redeem rewards, visit www.scorecardrewards.com or call 800-854-0790.



The fraud monitoring system uses historical data and spending patterns to learn cardholder behavior. This can take 30-45 days when a new card is issued.

If unsure whether a text, email, or call is legitimate, please call 877-441-2784 for a representative to verify.

Effective Monday, November 17, 2025, please call 877-441-2784 should you need to report a lost or stolen BankFirst Mastercard® Debit Card.

Service Provider Examples:



Recurring Debit Card Payments

Recurring payments, such as mobile phone bills, insurance premiums, utilities, subscription services, etc., that are set up on service providers' websites using your Magnolia State Bank Visa® Debit Card must be updated with your new BankFirst Mastercard® Debit Card information on or after Monday, November 17, 2025, to avoid service interruption.



Contactless Payments

Your new BankFirst Mastercard® Debit Card is equipped with Contactless technology that allows you to pay by tapping or holding your debit card near the Contactless symbol  on the checkout terminal. If a store doesn't have Contactless readers, you can still swipe your card or use a chip reader.



Mobile Wallet

At BankFirst, we strive to provide you with many features that make your life easier. Here's one: BankFirst supports mobile wallet for Apple Pay, Samsung Pay, and Google Pay.



Stop hauling around that bulky wallet. Instead, conveniently access your BankFirst Mastercard® Debit Card with your smartphone.

Important Information About Personal Banking

Magnolia State Bank Checks

You may continue using your Magnolia State Bank checks. Check orders placed up to Friday, November 14, 2025, will continue to be issued with the Magnolia State Bank name and routing number. Your checks will be updated at your next check order to reflect BankFirst's name and routing number.

Direct Deposit and Automatic Payments / Updating Your Routing Number

If you currently have a direct deposit (e.g., payroll, Social Security, government entities, etc.) into your account, or an automatic payment (e.g., insurance or loan payment) out of your account, these will continue. However, on Monday, November 17, 2025, the routing number associated with these payments will change to 084201786. BankFirst will send notice of the routing number change to those company originators. If the originator makes the requested change, you will not need to do anything.

However, if the originator does not make the change, you may need to contact them directly. If you receive deposits from a government agency, you may find this information useful:

- Social Security Administration: 800-SSA-1213 or www.ssa.gov
- Department of Veterans Affairs: 800-827-1000 or www.va.gov
- Veterans Compensation, Pension & Education: 1-800-827-1000 or www.benefits.va.gov/benefits
- Internal Revenue Service: 800-829-1040 or www.irs.gov

If you have payments established using a web-based bill payment program other than Magnolia State Bank, you will need to go into that program and enter BankFirst's routing number (084201786) and, if applicable, your new account number for any payments made after Friday, November 14, 2025. BankFirst will work to help provide your vendors with your new account information, but to avoid disruption in electronic transactions, we encourage you to make these changes starting on Monday, November 17, 2025. If you have questions or need assistance, please contact us at 877-441-2784, and we will be happy to help.

YOUR NAME
123 YOUR STREET
ANYWHERE, U.S.A. 12345

101
00-00/0000

Date

Pay to the order of \$

Dollars

BANKFIRST

For

084201786

Routing Number Location

Account Number Location

BankFirst Routing Number

084201786



Incoming Domestic Wire Transfers

Please use the following instructions when wiring funds to BankFirst Financial Services:

Funds must be wired to: **BankFirst Financial Services**
Macon, MS
Routing Number: 084201786

For Final Credit to: **[Name of wire recipient]**
[Account number of wire recipient]

Daily 4:00 PM CT cutoff time for domestic wire transfers

Daily 2:00 PM CT cutoff time for international wire transfers

Multiple Signatures

We do NOT offer accounts for which TWO (2) or more signatures are required for a withdrawal of funds from the account. Any attempt to include such requirement on your checks, signature card, or other governing account documents will be for your internal purposes or controls only and will not be binding on us. We may pay check items, electronic debits, wires, debit card transactions, online banking transactions, or other withdrawal instructions signed or approved by any ONE (1) of the authorized signers on the account. With the exception of consumer electronic fund transfers that are subject to Regulation E, you shall indemnify and hold us harmless for losses due to paying any item bearing at least ONE (1) authorized signature.

Checking, Savings, Certificates of Deposit, IRAs, and Loans

The majority of account numbers will remain the same. A small number of account numbers have been identified as duplicate account numbers with another BankFirst account; as such, we will need to change the account numbers on those few accounts. If your account is impacted in any way, we will contact you personally. If you do not hear from us about updating your account number, you can assume it will remain the same.

Funds Availability

BankFirst's policy is to make funds available the same day for deposits of cash, checks drawn on BankFirst, and electronic direct deposits such as Automated Clearing House (ACH), wires, and remote deposits. Generally, deposited checks drawn on other banks will be available the next business day after the deposit is made. Expedited funds availability does not pertain to savings accounts. [Please refer to the Funds Availability Policy beginning on page 29.](#)

Stop Payments

Stop payments associated with funds coming out of your account (debit) will remain in effect.

Automatic Transfers

Automatic transfers established for your Magnolia State Bank checking or savings account will convert to your BankFirst account. However, transfers debiting an external account are allowed only if they are applied to a BankFirst loan. [All other transfers debiting an external account will be discontinued on Friday, November 14, 2025.](#) If you would like to establish automatic transfers from an account at another financial institution into your new BankFirst checking or savings account, you will need to establish a transfer at the financial institution where the transfer will be originated.

FDIC Insurance

Time Deposits (CDs) transferred to BankFirst are separately insured until the earliest maturity date after the end of the six-month* grace period. Time Deposits (CDs) that mature during the six-month period and are renewed for the same term 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 grace period. If a Time Deposit (CD) matures during the six-month grace period and is renewed on any other basis, it is separately insured until the end of the six-month grace period.

If you have concerns about FDIC insurance or would like more information on how to insure balances greater than \$250,000, please speak to one of our knowledgeable bankers at your local BankFirst branch.

* Six-month grace period: 07/01/25 through 12/31/2025

Telephone Banking

On Friday, October 10, 2025, at the close of business, Magnolia State Bank's phone number (1-855-BankMag) will no longer be in service. For assistance with your accounts after that date, please call 601-682-0990 or visit your local branch.

BankFirst Telephone Banking (FIRSTConnection)

If you prefer to conduct your banking over the phone, we suggest our FIRSTConnection Telephone Banking. This service will be available to you beginning at 8:00 AM CT, Monday, November 17, 2025. Call [866-726-2006](tel:866-726-2006)—available 24 hours a day.

Press/Say **1** for Account Balance

Press/Say **2** for Account History

Press/Say **3** for Funds Transfer | Make a Payment

Press/Say **4** for Card Services

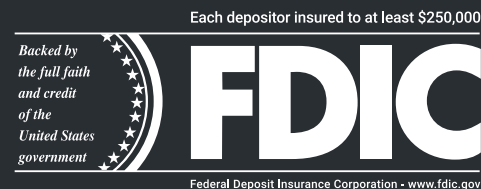
Press/Say **5** for Stop Payments

Press/Say **6** for Change Overdraft Options

Press/Say **7** for Account Information by Email

Text Banking

Text Banking will no longer be available as of Friday, November 14, 2025, at the close of business.





Questions

If you have any questions for either your present servicer, Magnolia State Bank, or your new servicer, BankFirst Financial Services, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Magnolia State Bank
Mortgage Loan Payments
601-764-2265 (call collect)
PO Box 508
Bay Springs, MS 39422

New Servicer:

BankFirst Financial Services
Mortgage Loan Payments
800-991-7009
PO Box 31
Macon, MS 39341

Magnolia STATE BANK + BANKFIRST

Notice of Mortgage Loan Ownership Transfer & Servicing Transfer

Notice of Mortgage Loan Ownership Transfer

Under federal law, borrowers must be notified in writing whenever ownership of a mortgage loan is sold, transferred, or assigned to a new owner. This notice is to inform you that, as of November 14, 2025, ownership of your mortgage loan will be transferred or assigned to:

BankFirst Financial Services
PO Box 31
Macon, MS 39341

The transfer of ownership of the debt may be recorded in public records but has not been recorded in public records as of the date of this notice. The instrument securing the debt has been recorded in the recorder's office in the county where the property is located.

Partial Payments

Your lender, BankFirst Financial Services, may accept payments that are less than the full amount due (partial payments) and apply them to your loan. If this loan is sold, your new lender may have a different policy.

Notice of Mortgage Loan Servicer Transfer

The servicing of your mortgage loan is being transferred, effective November 14, 2025. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Magnolia State Bank is now collecting your payments. Magnolia State Bank will stop accepting payments received from you after November 15, 2025.

BankFirst Financial Services will collect your payments going forward. Your new servicer will start accepting payments received from you on November 15, 2025.

Send all payments due on or after November 15, 2025, to:

BankFirst Financial Services
PO Box 31
Macon, MS 39341

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.



Safe Deposit Boxes

Your Magnolia State Bank deposit box will automatically transition to BankFirst and be available to you in its existing location. BankFirst offers a variety of safe deposit box sizes, which are listed below. Safe deposit box annual billing notices are mailed 30 days prior to the due date, with a 30-day grace period.*

The fee on your safe deposit box will change to the following on the next renewal date:

Size	Annual Cost
3" x 5"	\$30
5" x 5"	\$45
3" x 10"	\$50
5" x 10"	\$70
10" x 10"	\$100

* \$10 late fee after 30 days past due



		VIP CASH BACK CHECKING + PERKS	CASH BACK CHECKING + PERKS	CASH BACK CHECKING	VIP INTEREST CHECKING + PERKS	INTEREST CHECKING + PERKS	INTEREST CHECKING
ATM	ATM Fee Reimbursements Nationwide ^{7,*}	✓	✓	✓	✓	✓	✓
	Roadside Assistance	✓	✓		✓	✓	
	Health Savings Card	✓	✓		✓	✓	
	Cell Phone Protection ^{2,4}	✓ up to \$600 per claim (\$1.2K per year)	✓ up to \$400 per claim (\$800 per year)		✓ up to \$600 per claim (\$1.2K per year)	✓ up to \$400 per claim (\$800 per year)	
	ID Theft Aid ²	✓ \$10K	✓ \$2.5K		✓ \$10K	✓ \$2.5K	
	Accidental Death Coverage ²	✓ \$25K Accidental Death \$100K Common Carrier	✓ \$10K Travel Accidental Death		✓ \$25K Accidental Death \$100K Common Carrier	✓ \$10K Travel Accidental Death	
	Shop Local, Save Local with BaZing ⁶	✓	✓		✓	✓	
	Buyer's Protection, Extended Warranty ²	✓	✓		✓	✓	
	Billshark ³	✓	✓		✓	✓	
	Financial Wellness ³	✓	✓		✓	✓	
	Medical Bill Negotiation ³	✓	✓		✓	✓	
	Pet Insurance ^{2,3}	✓	✓		✓	✓	
	BaZing Fuel ⁵	✓	✓		✓	✓	
	Credit & Online Identity Monitoring ^{2,3}	✓			✓		
		Only \$9 per month.	Only \$6 per month.	Electronic statements available at no charge. \$5 paper statement fee.	Only \$9 per month.	Only \$6 per month.	Electronic statements available at no charge. \$5 paper statement fee.

* VIP Interest Checking + PERKS, Interest Checking + PERKS, and Interest Checking Qualification Requirements: (1) Have at least 20 POS (point-of-sale) debit card transactions that are \$5 or greater post and clear per monthly qualification cycle (excluding ATM transactions); (2) have at least a cumulative total of \$500 in direct deposit(s) or have at least a cumulative total of \$500 in automatic payment(s) post and clear per monthly qualification cycle. [NUMBERED NOTES AND DETAILS ON PAGE 30.](#)

Personal Checking Accounts

Cash Back Checking⁵

These checking accounts pay you cash for using your BankFirst Mastercard® Debit Card. Swiping your card more earns you more cash back each month. Choose from three account types: basic, PERKS, and VIP PERKS.*

Interest Checking^{5,6}

These checking accounts pay you interest every month if you meet the qualifications. Choose from three account types: basic, PERKS, and VIP PERKS.*

Anywhere Banking Tools

Plus, all of our personal checking accounts include the anywhere banking tools below:



“ I SAVED \$42
ON 20 GALLONS
WITH MY BAZING
FUEL PERKS. ”

—Satisfied Customer

BANKFIRST
PERK\$
powered by BaZing



See a list of all the money-saving benefits of a PERKS checking account.



Personal Savings Accounts

- **Saver Savings:** An interest-bearing savings account linked to your Interest Checking or Interest Checking + PERKS. Your Saver Savings balance earns interest, so you can sit back, relax, and watch your savings grow.
- **FIRSTSavings:** A great way to start building your nest egg, offering a competitive interest rate, free Online Banking access, and more.
- **Kids Only Savings:** Designed to help children develop good financial habits and learn the value of money. Since Kids Only Savings is for “kids only,” it automatically converts to a FIRSTSavings account when the child reaches the state’s legal age.
- **Every Penny Counts** (can be added to any savings account): Once you register for the service, anytime you use your BankFirst Mastercard® Debit Card to make a point-of-sale (POS) purchase, not only will the sales amount be debited from your checking account, but the remaining cents on the transaction will be “rounded up,” debited from your checking account, and credited to your savings account.
- **Money Market:** Make the most of funds via tiered rates, providing higher balances with even higher rates. At the same time, maintain convenient access to your funds. Have it all in one place—earning potential and flexibility.





Certificates of Deposit & IRAs

Effective Monday, November 17, 2025, your Magnolia State Bank Certificates of Deposit (CD) and/or Individual Retirement Account (IRA) will automatically transfer to BankFirst. Your current interest rate will continue until maturity, and will automatically renew at maturity.

- If interest is currently posted to your CD and/or IRA, this will continue.
- If interest currently transfers to a Magnolia State Bank deposit account, this will continue to your BankFirst account.
- If interest is currently mailed to you by check, this will continue.

BankFirst will become the new custodian of all IRA plans as of the close of business on Friday, November 14, 2025. These plans include Traditional, Roth, SEP, and Educational IRAs. Approximately 20 days prior to maturity, you will receive a renewal notice informing you of changes that will occur at renewal.

CD & IRA Early Withdrawal Penalty: BankFirst Early Withdrawal Penalty for Certificates of Deposit & IRA Certificates are: Terms of 12 months or less: 30 days of interest. Terms greater than 12 months: 180 days of interest.

Personal Loans & Lines of Credit

If you currently have a loan or line of credit at Magnolia State Bank, it will automatically transfer to BankFirst.

Your current rates and terms will remain in effect until maturity. You will begin receiving statements from BankFirst, and your loan number and credit terms will not change unless otherwise notified. If your loan payment is set up to be automatically transferred, this service will continue without interruption from your BankFirst deposit account. If you make payments using a loan coupon book, continue to follow normal processes. Please review your current information, and notify us immediately if there is a discrepancy. Recurring online loan payments will not continue.

Beginning Monday, November 17, 2025, all payments should be made payable to BankFirst Financial Services and either delivered to one of our branch location or mailed to: →

BankFirst
PO Box 31
Macon, MS 39341

NEW BENEFIT

Overdraft Protection Services

Your qualified checking account will be enrolled in Bounce Protection and assigned an overdraft protection limit of \$1,000 effective Monday, November 17, 2025.

Bounce Protection (overdraft protection enrollment)

Bounce Protection applies to consumer and commercial accounts. Under Bounce Protection, if you write a check, make an ACH transaction, or make recurring payments and sufficient funds are not available in your account, BankFirst will generally strive to pay the item(s), which can help you avoid costly returned check fees from merchants.

Bounce Plus (must have Bounce Protection and a debit card)

Bounce Plus is an enhancement to Bounce Protection and applies only to consumer accounts. With Bounce Plus, ATM and one-time everyday debit card transactions may be covered for consumer accounts if you have Bounce Protection and opt in to Bounce Plus (described at the bottom of page 25). All of the services and limits of Bounce Protection apply, plus BankFirst will generally strive to authorize and pay everyday debit card transactions and ATM withdrawals if you opt in to Bounce Plus.

Please remember that Bounce Protection can apply to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions, and everyday debit card transactions. For consumer accounts, we will not include ATM and everyday debit card transactions within the consumer Bounce Protection or the Bounce Protection limit without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Bounce Protection for consumer accounts.

Privilege Line of Credit

Subject to credit approval, if you have overdrawn your account and funds are available on your Privilege Line of Credit, we will automatically advance funds to your checking account, up to your credit limit.

Privilege Transfer

If you have a BankFirst checking, savings, or money market account, we can link your account(s) so that if you overdraw your checking account and funds are available in your linked account(s), we will automatically transfer funds from one account to the other to pay the overdraft amount, up to the balance available in the linked bank account.

Available balance includes pending items, holds, and all funds available to cover overdrafts through Bounce Protection and Bounce Plus. Please remember that overdraft funds do not apply to ATM and everyday debit card transactions for consumer accounts, unless opted in to Bounce Plus. Please also remember that use of overdraft funds through Bounce Protection and Bounce Plus may result in additional fees. See Schedule of Fees on page 27. Current balance is the balance as of the end of the previous business day. The bank uses the current balance for determining whether your account is overdrawn and for assessing Overdraft and NSF Fees. This means that you may be assessed Overdraft and/or NSF Fees per item, based on your current balance, even though your available balance may show a different balance amount due to pending items and the Bounce Protection limit.

Please refer to the Overdraft Protection Services Bounce Protection Customer Policy beginning on page 30.

Example of how the Bounce Protection overdraft limit balance appears or is communicated on each of our systems.

Please remember that the bank uses your available balance to authorize or decline debit card and ATM transactions; however, the bank uses the ledger or current balance at the time all types of transactions post or settle to your account when determining whether any transaction will cause your account to overdraw and for charging Overdraft and NSF Fees.

Below is an example of how the Bounce Protection overdraft limit balance appears or is communicated on each of our systems. In this example, the customer's current balance is \$300 and the available balance is \$1,300 due to the customer having a \$1,000 Bounce Protection limit.

Online and Mobile Banking

Balances



Current balance	\$300.00
Bounce protection	\$1,000.00
Available balance	\$1,300.00

Available Balance includes pending items and your Bounce Protection limit, unless you have declined the Bounce Protection Service, for consumer accounts overdraft funds do not apply to ATM and everyday debit card transactions, unless opted-in for Bounce Plus. Please remember that use of overdraft funds will result in additional fees being assessed against your account depending on the overdraft service used to cover an item. Please see the Bank's Fee Schedule for more information about the applicable fees for each overdraft service. Current Balance is balance as of the end of the previous business day. Please remember that the Bank uses the Current Balance for the purposes of determining whether your account is overdrawn and for assessing Overdraft and NSF Fees. This means that you may be assessed Overdraft and/or NSF Fees per item, based on your Current Balance, even though your Available Balance may show a different balance amount due to the inclusion of pending items and your Bounce Protection limit.

Phone Teller (FIRSTConnection)

Option 1: Account Balance: "Available Balance includes pending items and your Bounce Protection limit; overdraft funds do not apply to ATM and everyday debit card transactions, unless opted in for Bounce Plus. Please remember that use of overdraft funds will result in additional fees being assessed against your account depending on the overdraft service used to cover an item. Please see the Bank's Fee Schedule for more information about the applicable fees for each overdraft service. Your Available Balance is: \$1,300. Current Balance is balance as of the end of the previous business day. Please remember that the Bank uses the Current Balance for purposes of determining whether your account is overdrawn and for assessing Overdraft and NSF Fees. This means that you may be assessed Overdraft and/or NSF Fees per item, based on your Current Balance, even though your Available Balance may show a different balance amount due to the inclusion of pending items and your Bounce Protection limit. Your Current Balance is \$300."



Bounce Protection

(Consumer and Commercial accounts)



Bounce Plus

(Consumer accounts only; must have Bounce Protection and a debit card)



Privilege Transfer

(Consumer and Commercial accounts)



Privilege Line of Credit

(Consumer accounts only; "Business Line of Credit" for Commercial accounts)

HOW IT WORKS	If you write a check or make recurring payments and sufficient funds are not available in your account, BankFirst will generally strive to pay the item(s). Bounce Protection may help you avoid costly returned check fees from merchants.	Bounce Plus is an enhancement to Bounce Protection that requires "opt in" by the account holder. All of the services and limits of Bounce Protection apply, plus BankFirst will generally strive to authorize and pay everyday debit card transactions and ATM withdrawals if you opt in to Bounce Plus.	If you have a BankFirst checking, savings, or money market account, we can link your account(s) so that if you overdraw your checking account and funds are available in your linked account(s), we will automatically transfer funds from one account to the other to pay the overdraft amount, up to the balance available in the linked bank account.	Subject to credit approval, if you have overdrawn your account and funds are available in your Privilege/Business Line of Credit, we will automatically advance funds to your checking account, up to your credit limit.
WHAT'S COVERED	✓ Checks ✓ ACH transactions ✓ Recurring debit card transactions * For commercial accounts, this service also applies to 1x non-recurring debit card transactions and ATM transactions.	✓ 1x non-recurring debit card transactions ✓ ATM transactions	✓ Checks ✓ ACH transactions ✓ Recurring debit card transactions ✓ 1x non-recurring debit card transactions ✓ ATM transactions	✓ Checks ✓ ACH transactions ✓ Recurring debit card transactions ✓ 1x non-recurring debit card transactions ✓ ATM transactions
WHAT IT COSTS	BankFirst's normal Overdraft and NSF Fee of \$36 per item will apply depending on whether the item is covered as an overdraft or returned unpaid. Fees charged for covering overdrafts, as well as the amount of the overdraft item, will be subtracted from any overdraft limit. For consumer accounts only, the combined daily total Overdraft and NSF Fee limit is \$216 (six total Overdraft and NSF Fees per day). For commercial accounts, there is no limit on the number of Overdraft and NSF Fees that can be imposed. In addition, for consumer accounts only, we will not charge an Overdraft Fee for any overdrawing items that result in a balance of less than negative \$5.00 and will not charge an NSF Fee for any items returned when the account has a balance of less than negative \$5.00 at the time of presentment. For commercial accounts, these limits do not apply. Overdrawn commercial accounts are subject to a \$5.00 daily continuous overdraft charge beginning on the sixth business day the account is overdrawn.	BankFirst's normal Overdraft and NSF Fees for Bounce Protection apply per item. See "What It Costs" for Bounce Protection for more information.	Savings and money market accounts may serve as linked accounts but are generally limited to six debit transactions per month, which includes any transfers to debit funds from the linked accounts to cover overdrafts. A \$2.00 debit item fee for savings accounts and a \$15.00 debit item fee for money market accounts will be assessed for each debit transaction that exceeds six per month, including any transfers to debit funds from the linked accounts to cover overdrafts. If the full amount of the funds is not available in the linked account(s) to cover an overdraft, the transfer will be completed for the amount available in the linked account(s) and BankFirst's normal Overdraft and NSF Fees for Bounce Protection will apply per item. See "What It Costs" for Bounce Protection for more information.	Interest will be charged in the Privilege/Business Line of Credit's outstanding balance, and repayment terms will be as specified in the loan agreement. If the full amount of the funds are not available in the Privilege/Business Line of Credit to cover an overdraft, the advance will be completed for the amount available in the line of credit and BankFirst's normal Overdraft and NSF Fees for Bounce Protection will apply per item. See "What It Costs" for Bounce Protection for more information.
HOW TO GET IT	Generally, accounts will automatically be enrolled at account opening. You can decline at any time using one of the methods listed in the Bounce Protection & Bounce Plus Customer Disclosure.	This feature is only available on your account if you have Bounce Protection and you opt in to Bounce Plus. You can opt in or opt out at any time using one of the methods listed in the Bounce Protection & Bounce Plus Customer Disclosure.	Call or stop by your local branch to link your account(s).	Call or stop by your local branch to apply for a Privilege/Business Line of Credit.
LIMITS	New accounts have a limit of \$200 at account opening. After 30 days, provided the account is in good standing and has had deposits of at least \$1,000 during that time, the limit will increase to \$1,000.* * \$3,000 for business Bounce Protection	The same Bounce Protection overdraft limits apply.	Limited only by the amount in your linked account(s).	Privilege/Business Line of Credit amount is determined by credit approval.

Note: Your available balance includes your \$1,000 Bounce Protection limit, unless you have declined the Bounce Protection service. Please remember that, even though the Bounce Protection Limit may be reflected in your available balance, you will be assessed an Overdraft or NSF Fee per item if your current or ledger balance is insufficient to cover an item. This means that you may be assessed Overdraft and/or NSF Fees per item based on your current or ledger balance, even though your available balance may show a different balance amount due to the inclusion of pending and hold items or the inclusion of the Bounce Protection limit. Further, please remember that, if you have not opted in to the Bounce Plus service, the Bounce Protection limit reflected in your available balance is not available for ATM and one-time (or everyday) debit card transactions. How can I manage my Bounce Protection options? You can enroll or decline Bounce Protection at anytime by (1) visiting any BankFirst location or (2) contacting us directly at 877-441-2784, between the hours of 8:00 AM and 5:00 PM, Monday through Friday. Please note this request could take up to 24 hours. How to opt in or opt out of Bounce Plus? For consumer accounts, you can opt in or opt out of Bounce Plus anytime by (1) visiting any BankFirst location or (2) contacting us directly at 877-441-2784, between the hours of 8:00 AM and 5:00 PM, Monday through Friday. Please note this request could take up to 24 hours. Please remember that a consumer customer who does not affirmatively consent (opts out) to Bounce Plus for overdraft protection for the payment of ATM and/or one-time everyday debit card transactions agrees not to overdraw their account for ATM and one-time everyday debit card transactions (\$0 debit card overdraft limit).

Personal Credit Cards

A BankFirst Visa® Credit Card can be your safety net for untimely emergencies. Use it to finance big purchases and build your credit at the same time. Using a credit card instead of your debit card can protect your checking account from fraud. Visit your local branch on or after Monday, November 17, 2025, to apply for your BankFirst Visa® Credit Card.

Wealth Management

Plan for everything. It's never too late or too early to start planning for the future.

Whether you are thinking about retirement, education, investments, insurance, or your estate, Summit Wealth Group can personally help prepare you for big events in your life.

Summit Wealth Group offers customer advisors throughout our markets who can personally help you manage your investment portfolio, including stocks, mutual funds, and annuities. They can also help you invest for retirement. If you have a 401(k) from a previous employer, you may benefit from rolling it into a 401(k) with Summit Wealth Group or an IRA with BankFirst.

Not FDIC Insured. Not a deposit or an obligation of the bank or its affiliates. Not Insured by any federal government agency. Subject to investment risk, including possible loss of principal.

Please refer to the Wealth Management Services Disclosure beginning on page 30.



Other Resources



GreenPath: Take the next step on your journey to financial wellness with GreenPath's financial health program, which includes free financial counseling from our partners at GreenPath Financial Wellness. GreenPath is here to help you take charge of your financial life. To get started, visit:

www.greenpath.com/partner/BankFirst

Banzai!

Banzai: Banzai is an interactive, award-winning course that has taught millions of students real-world finance—available to all BankFirst customers. Banzai teaches by doing. Students pay rent, work jobs, and chafe over taxes. It's a virtual world of decision-making. To get started, visit:

www.bankfirstfs.learnbanzai.com

Schedule of Fees

Effective Monday, November 17, 2025

Account Research Fees	\$0.35 per Copy \$20 per Hour \$5 per Image Statement
Bill Payment Fee (Check sent - Second Business Day)	\$29.95
Bill Payment Fee (Check sent - Next Business Day)	\$34.95
Bill Payment Fee (Electronic payment - Second Business Day)	\$6.95
Check Cashing Fee (Non-Customers, ON-US)	\$5.00
Check Printing Fee	Cost Varies by the Style of Check Ordered
Collection Fee for Charged Off Deposit Accounts	\$30
Debit Card Expedited Issuance Fee	\$50.00 for Requests Made on Mon-Wed-Fri \$75.00 for Requests Made on Tues-Thurs
Debit Card Transaction Fee - Foreign ATM (per transaction, transfer, or balance inquiry)	\$3.00
Dormant Account Monthly Fee (≤ \$1,000 balance & 365 days no activity)	\$10.00
Early Account Closing Fee (within 90 days)	\$20.00
Garnishments & Tax Levies (per item)	\$50.00
GiftPay Fee - donation check (per check)	\$1.99
GiftPay Fee - gift check (per check)	\$2.99
International ATM/POS Transactions	1.250% of transaction amount
Notary Fee	No Charge
Official Check Fee (accountholders only)	\$8.00
Returned Mail Fee (per piece)	\$5.00
Safe Deposit Box Late Payment Fee	\$10.00
Snap Shot Statement Fee	\$1.00
Stop Payment Order Fee	\$36.00
Telephone Balance Inquiry	\$2.00
Telephone Transfer Fee (per transfer)	\$5.00
Paper Statement Fee	Varies from \$2.00 – \$5.00
The Paper Statement Fee varies by account type and does not apply to all accounts. The Paper Statement Fee is \$2.00 per account, per statement for the following account types: Basic Checking, Private Client Checking and Money Market accounts. The Paper Statement Fee is \$5.00 per account, per statement for the following account types: Cash Back Checking, Interest Checking and all commercial checking account types with the exception of Money Market accounts which are \$2.00 per account, per statement. Please remember that E-Statements are available for no charge, but E-Statements are only available with an active enrollment in BankFirst Digital Banking Services.	
Wire Transfer Fee (Domestic Incoming)	\$20.00
Wire Transfer Fee (Domestic Outgoing)	\$25.00
Wire Transfer Fee (International Incoming)	\$20.00
Wire Transfer Fee (International Outgoing)	\$75.00
Zippered Money Bag	\$5.00 for First Bag \$2.00 for Each Additional Bag
Overdraft Fee*	\$36.00 per item
Applies to overdrafts created by checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; provided however, that for consumer accounts we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawals or one-time debit card transactions if opted-in to that service through Bounce Plus. On consumer accounts, we will not charge an Overdraft Fee for any overdrawing items that result in a negative balance of less than -\$5.00. For commercial accounts, these limits do not apply. In addition, for consumer accounts only, the combined daily total Overdraft and NSF fee limit is \$216 (six total Overdraft and NSF Fees per day). For commercial accounts, there is no limit on the number of Overdraft and NSF Fees that can be imposed.	
NSF Fee*	\$36.00 per item
Applies to returned items created by checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions. For consumer accounts, we will not charge an NSF Fee for any items returned where the account has a negative balance of less than -\$5.00 at the time of presentment. For commercial accounts, these limits do not apply. In addition, for consumer accounts only, the combined daily total Overdraft and NSF Fee limit is \$216 (six total Overdraft and NSF Fees per day). For commercial accounts, there is no limit on the number of Overdraft and NSF Fees that can be imposed.	
Continuous Overdraft Fee	\$5.00 per day
For commercial accounts only; overdrawn commercial accounts are subject to a \$5.00 daily continuous overdraft charge beginning on the 6th business day the account is overdrawn.	
Please be aware that 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. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft fee per each item or payment, regardless of the number of times the item or payment is presented for payment. Be aware, however, that the Bank does not control how an item or payment is presented for payment and a merchant or other payee may present an item or payment in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed an NSF fee. If the Bank's processing system cannot identify that an item or payment has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft fees if the item or payment is presented for payment multiple times. In that event, you understand and agree that you must contact the Bank to identify the fees attributable to the same item or payment being re-presented for payment and the Bank will refund any such fees to your account.	

* Fees are not applicable for On-Budget Checking Accounts.

Electronic Fund Transfer Disclosure

Effective Monday, November 17, 2025

For purposes of this disclosure the terms "we," "us" and "our" refer to BankFirst Financial Services. The terms "you" and "your" refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

This disclosure contains important information about your use of EFT services provided by BankFirst Financial Services in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

DEBIT CARD SERVICES.

The services available through use of your Debit Card are described below.

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may make deposits into your checking account(s), savings account(s), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may use your Debit Card to obtain cash advances from your Privilege Line of Credit at an ATM.
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

AUTOMATED TELLER MACHINE SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. Besides being able to use your Debit Card at our Automated Teller Machine terminals, you may access your accounts through the following network(s): Pulse, Mastercard, & Money Pass.

ATM 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.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any NSF (non-sufficient fund)/Overdraft fee.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions: Debit Card: checking account.

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

IMPORTANT NOTICE REGARDING ACCOUNT BALANCES AND EVERYDAY DEBIT CARD TRANSACTIONS:

Please remember that the Bank's standard overdraft service, Bounce Protection, can apply to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions. For commercial accounts, Bounce Protection automatically includes coverage for ATM and everyday debit card transactions and does not require an opt-in for those transactions. However, for consumer accounts, we will not include ATM and everyday debit card transactions within the consumer Bounce Protection or the Bounce Protection limit without first receiving your affirmative consent to do so through Bounce Plus. Absent your affirmative consent to Bounce Plus, ATM and everyday debit card transactions generally will not be paid under Bounce Protection for consumer accounts. Please request the Bank's Overdraft Protection Services Bounce Protection & Bounce Plus Customer Disclosure for more information and a description of the Bank's standard overdraft services.

Your checking account has two kinds of balances: the current or ledger balance and the available balance. Both can be checked when you review your account online, at an ATM, by phone, or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time.

We use the "current or ledger" balance method at the time of the transaction settlement or posting to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for an item. Your account's current or ledger balance only includes transactions that have settled up to that point in time, such as deposits and payments that have posted to your account. The current or ledger balance does not include outstanding items (such as checks that have not yet cleared and electronic transactions, including debit card transactions, that have been authorized but which are still pending). Thus, while the term current or ledger may sound as though the amount you see is an up-to-date display of what is in your account that you can spend, that is not always the case. Any holds for purchase transactions, holds on deposits, or other checks, payments and fees that have not yet posted will not appear in your current or ledger balance. The ending statement balance reflected on your periodic statement is the current or ledger balance for your account as of the statement date.

Your "available balance" is different. The available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the current or ledger balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the current or ledger balance. Please note that the available balance also includes the Bounce Protection Limit, unless you have declined the Bounce Protection service. Please request the Bank's Fee Schedule for more information about the applicable fees for these overdraft services.

Please note that, for consumer accounts that opt-in for Bounce Plus and for commercial accounts, the bank uses your available balance to authorize or decline debit card and ATM transactions. The bank will generally place a hold on your account for any ATM or everyday debit card transactions that are authorized until the transaction settles. ATM and everyday debit card transactions usually settle within two business days after the transaction is authorized, but may take longer. The amount of the hold will reduce your available balance for the amount authorized, or as permitted under applicable payment network rules. Holds on authorized ATM and everyday debit card transactions will be removed prior to settlement where required by applicable payment network rules.

Please also note that, 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 or less 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 or is different than 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, your available balance, but not your ledger or current balance, will be reduced by the amount of the temporary hold.

Please remember that, while the bank uses your available balance to authorize or decline debit card and ATM transactions, the bank uses the current or ledger balance at the time all types of transactions post or settle to your account when determining whether any transaction will cause your account to overdraw and for charging Overdraft and NSF Fees, as set forth in the bank's Fee Schedule. This means that you may be assessed Overdraft and/or NSF Fees per item, based on your current or ledger balance at the time of settlement, even though your available balance may show a different balance amount due to the inclusion of pending and hold items or the inclusion of the Bounce Protection limit. Further, please remember that, if you have not opted-in for the Bounce Plus service, the Bounce Protection limit reflected in your available balance is not available for ATM and one-time (or everyday) debit card transactions.

Keeping track of your balance is important. You can review your available and current or ledger 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. The arrangement of balance and/or transaction alerts for your account is also available through online and mobile banking. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION – Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

SERVICES PROVIDED THROUGH USE OF FIRSTCONNECTION. You may perform the following functions through use of FIRSTConnection:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us.

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING AND MOBILE BANKING APP. BankFirst Financial Services offers its customers use of our Online Banking and Mobile Banking App service.

- BILL PAY:** Make payments via iPay Solution Consumer Bill Pay to companies or individuals in the following manner: You may initiate electronic drafts and iPay Solutions Checks from linked checking account(s) and money market account(s). You may initiate electronic drafts and iPay Solutions Checks from any of the above linked accounts to make payments on the following that you have with us: consumer loans, home mortgage loans, Privilege Lines of Credit, personal lines of credit, and HELOC (Home Equity Line of Credit).
- PAY A PERSON (P2P):** Make Electronic Payments via Email or Text Message (P2P), Direct Deposit to an account, or send checks in the following manner: You may initiate payments to an individual from linked checking account(s) and money market account(s).
- TRANSFERS:** You may initiate transfers of funds between your linked lines and accounts as follows: Checking and other checking account(s), Checking and savings account(s), Checking and money market account(s), Savings and other savings account(s), Savings and money market account(s), Personal line of credit and checking account(s), Personal line of credit and savings account(s), Personal line of credit and money market account(s). During the draw period from your HELOC and checking account(s), HELOC and savings account(s), and HELOC and money market account(s), (HELOC = Home Equity Line of Credit). You may initiate outbound external transfers of funds from checking account(s) and money market account(s) to your accounts at other financial institutions once the external accounts are linked in BankFirst Online Banking. You may initiate inbound external transfers to your checking account(s) and money market account(s) with us

from your accounts at other financial institutions once the external accounts are linked in BankFirst Online Banking.

- GIFT PAY:** Make charitable contributions to charities or organizations OR make electronic gifts to individuals via iPay Solutions Consumer Bill Pay in the following manner: You may initiate a personalized donation check to be sent to a charity or organization from linked checking account(s) and money market account(s). You may initiate a personalized check gift to be sent to an individual for a special occasion from linked checking account(s) and money market account(s).
- EBILL:** Setup eBill to streamline your iPay Solutions Consumer Bill Pay routine in the following manner: You may initiate eBills to receive and pay electronic versions of paper bills from linked checking account(s) and money market account(s).
- BALANCE INQUIRIES:** You may make balance inquiries on our linked checking account(s), savings account(s), money market account(s), certificates of deposit, consumer loans, home mortgage loans, Privilege Line of Credit, personal line of credit, and your HELOC (Home Equity Line of Credit). You may make balance inquiries on our linked external accounts you have with other financial institutions.
- ONLINE STATEMENTS (eStatements):** You may view, print, and save your electronic periodic statements for your linked checking account(s), savings account(s), and money market account(s).
- MOBILE DEPOSITS:** You may make mobile deposits into your linked checking account(s) and money market account(s).

ELECTRONIC CHECK CONVERSION. If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS – DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER LIMITATIONS.

- Bill Payment Limits:** \$2,500.00 per transaction limit, \$99,999.99 maximum transaction amount, a \$500.00 expedited payment limit, a \$5,000.00 daily processing limit, and a \$25,000.00 monthly processing limit.
- GiftPay Limits:** \$2,500.00 per transaction limit, \$99,999.99 maximum transaction amount, a \$500.00 expedited payment limit, a \$5,000.00 daily processing limit, and a \$20,000.00 monthly processing limit.
- Person to Person Limits:** \$500.00 per transaction limit, and a \$500.00 daily limit.
- Transfer Limits:** \$500.00 outbound external transfer daily limit, \$500.00 inbound external transfer daily limit, maximum of 5 outbound external transfer transactions daily limit, and a maximum of 5 inbound external transfer transactions daily limit.

Mobile Deposit Limits: Mobile Deposit Limits are based on the following customer risk levels.

- Customer Risk Level 1 – Mobile deposit limits for retail customers > 1 year AND average collected balance for current quarter >= \$1,000.00 OR Existing Relationship (CD, Loan, or Business Cross Reference) and no more than 1 return deposit item per year:** \$2,500.00 maximum deposit per day and \$5,000.00 total deposits per month.
- Customer Risk Level 2 – Mobile deposit limits for retail customers < 1 year or new customer relationship, no return item history and no return deposit items:** \$250.00 maximum deposit per day and \$500.00 total deposits per month.

Personal Money Market: During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party. A Debit Item Fee of \$15.00 per item will be charged for preauthorized withdrawals over the limit of 6. (This limit does not apply to transfers or withdrawals made in-person.)

The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently, will also apply to your electronic withdrawals and electronic payments unless specified otherwise.

Listed below are access devices that may be used to access a line of credit account, and the line of credit accounts that may be accessed. The amount of any cash advance available through use of your access device is subject to your separate agreement with BankFirst Financial Services, if any. Please refer to your Line of Credit Agreement for disclosures related to such limitations.

Debit Card: Privilege Line of Credit

We reserve the right to impose limitations for security purposes at any time. Limitations have not been placed on the frequency or the dollar amount of direct deposits, telephone transfers, and automatic drafts. Point of Sale limit is \$2,500.00 per business day. No service charges are applied to such transfers. However, the bank reserves the right to implement service charges on electronic fund transfers with a 21-day prior notification.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company: You can call us at (877) 441-2784 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN").

In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify BankFirst Financial Services immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at our ATM or by calling FIRSTConnections, our Telephone Banking system, at 866-726-2006.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment: Call us at: (877) 441-2784 or write to: BankFirst Financial Services, Attn: Deposit Operations, P.O. Box 31, Macon, MS 39341

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made, and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS.

If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (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.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS.

If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT

If you believe your Debit Card or PIN or internet banking access code has been lost or stolen: Call us at: (877) 441-2784 (24/7) or write to: BankFirst Financial Services, Attn: Deposit Operations, P.O. Box 31, Macon, MS 39341. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY.

Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic funds 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 your maximum Privilege Line of Credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if

someone used your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum Privilege Line of Credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

TRUTH IN LENDING DISCLOSURE. You may be liable for the unauthorized use of your Debit Card to access a line of credit. Please refer to your Line of Credit Agreement for disclosures related to your liability for unauthorized use.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS

If you have errors or questions about your electronic fund transfers: Call us at: (877) 441-2784 or write to: BankFirst Financial Services, Attn: Deposit Operations, P.O. Box 31, Macon, MS 39341, or use the current information on your most recent account statement. Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact BankFirst Financial Services no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information: (1) Your name and account number. (2) A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. We will tell you the results within three (3) 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION

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

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS

The following fees and charges may be imposed on your DDA, Savings, and Money Market account:
 Stop Payment Fee – For each Stop Payment Order you give: \$36.00
 Foreign ATM Cash Withdrawal, Balance Inquiry, or Transfer Fee: \$3.00
 Money Market Account Debit Item Fee (Over 6 per Month): \$15.00

Savings Account Debit Item Fee (Over 6 per Month):	\$2.00
Bill Pay Fee (check sent Next Business Day delivery):	\$34.95
Bill Pay Fee (check sent Second Business Day delivery):	\$29.95
Bill Pay Fee (electronic payment sent Second Business Day delivery):	\$6.95
GiftPay Fee (personalized donation check to charity or organization):	\$1.99
GiftPay Fee (personalized gift check to individual):	\$2.99
International ATM/POS Transaction Fee:	1.25% of the transaction amount

Refer to the terms of your account(s) for more information regarding fees.

DISCLOSURE OF ACCOUNT INFORMATION

We will disclose information to third parties about your account or electronic fund transfers made to your account: (1) Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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) If you give us your permission in a record or writing.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE

Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and BankFirst Financial Services.

Funds Availability Policy Disclosure

Effective Monday, November 17, 2025

This disclosure describes your ability to withdraw funds at BankFirst Financial Services. It only applies to the availability of funds in your transaction accounts (e.g., checking accounts). We reserve the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those outlined in this policy. Please ask us if you have a question about which accounts are affected by our availability policy.

For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean BankFirst Financial Services.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day that 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. In order to establish that a deposit is made on a particular business day, we establish a cut-off time. You must make your deposit before the cut-off time in order for it to be considered to have been made on that business day.

Location: All BankFirst Locations - Our branches have various closing times with one branch closing at 1:00 PM CST and the remaining at 4:00 PM CST or later.

However, if you make a deposit after the cut-off time shown above or on a day that we are not open, we will consider the deposit made on the next business day we are open.

DEPOSITS AT OTHER LOCATIONS. This availability policy only applies to funds deposited at BankFirst Financial Services. Please inquire for information about the availability of funds deposited at other locations.

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 first business day after we receive 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 \$275.00 of your deposits, however, may be available on the day of deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$6,725.00 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Same-Day Availability. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from cash, wire transfers, and checks drawn on BankFirst Financial Services will be available on the day we receive the deposit if the deposit meets certain conditions. For example, the deposits must be payable to you.

Next-Day Availability. The first \$6,725.00 of a day's total deposits of the following will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you.

- U.S. Treasury checks
- U.S. Postal Service money orders
- Federal Reserve Bank or Federal Home Loan Bank checks
- State or Local Government checks
- Cashier's, Certified, or Teller's checks
- Traveler's checks

The excess over \$6,725.00 of a day's total check deposits 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 \$6,725.00 will not be available until the first business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

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

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

DEPOSITS AT PROPRIETARY AUTOMATED TELLER MACHINES (ATMs). Funds from deposits (cash or checks) made at an ATM that we own or operate will be available on the first business day after the date of your deposit. If you make a deposit at an ATM that is owned and operated by us before 6:00 PM CST on a business day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 6:00 PM CST or on a day that we are not open, we will consider the deposit made on the next business day we are open.

Video Teller Machines (VTM) open until 6:00 PM CST.

ADDITIONAL DEPOSIT INFORMATION.

MOBILE DEPOSITS. If you make a mobile deposit before 4:00PM CST on a business day we are open, we will consider that to be the day of your deposit. However, if you make a deposit after 4:00PM CST or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

ELECTRONIC DIRECT DEPOSITS. For electronic deposits, the "day of deposit" is the day it is received, which according to regulation is when BankFirst has both (i) received payment in actually and finally collected funds; and (ii) information on the account and amount to be credited.

Privacy Policy

Effective Monday, November 17, 2025

What does BankFirst Financial Services 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 and account balances
- Payment history and transaction history
- Credit history and checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

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 BankFirst Financial Services chooses to share; and whether you can limit this sharing.

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

Questions?
Call 877-441-2784 or go to www.bankfirstfs.com .
Who we are
Who is providing this notice? BankFirst Financial Services
What we do

How does BankFirst Financial Services protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does BankFirst Financial Services collect my personal information? We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make deposits or withdrawals from your account or provide account information
- Make a wire transfer

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

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions
Affiliates —Companies related by common ownership or control. They can be financial and nonfinancial companies.
• BankFirst Financial Services has no affiliates.

Nonaffiliates—Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- BankFirst Financial Services does not share with nonaffiliates so they can market to you.

Joint Marketing—A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partner(s) include Financial Service Providers and Insurance Providers.

Wealth Management Services Disclosure

Summit Wealth Group is a registered investment adviser. BankFirst and Summit Wealth Group are separate and unaffiliated entities.

BankFirst and Summit Wealth Group are engaged in a referral arrangement where BankFirst refers potential clients to Summit Wealth Group. BankFirst receives a percentage of the commissions and fees, as applicable, received by Summit Wealth Group resulting from these referrals. In instances where the Advisor is also an employee of BankFirst, BankFirst receives a substantial percentage of such fees and commissions. These payments create a financial incentive for BankFirst to recommend Summit Wealth Group over other firms where no compensation is received, resulting in material conflicts of interest. BankFirst is not a client of Summit Wealth Group. This referral may not be representative of the experience of others and is not a guarantee of future performance or success. To learn more about Summit Wealth Group, search them wherever local business are reviewed.

This communication is strictly intended for individuals residing in the states of AL, AR, AZ, CA, CO, FL, GA, ID, LA, MA, ME, MS, NC, NM, OH, PA, TN, TX, VA, WA, WY. No offers may be made or accepted from any resident outside these states due to various state regulations and registration requirements regarding investment products and services. Investments are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Funds are subject to investment risks, including possible loss of principal investment.

Additional Product and Program Information (Regarding BankFirst products described on page 21 of this Conversion Guide)

Effective Monday, November 17, 2025

Personal Checking Accounts: 1 Interest Checking & Cash Back Checking (a) Limit one account per Social Security Number (b) Minimum to open \$100 (c) Monthly Qualification Cycle means a period beginning on the first day of the month and ending on the last business day of the month (d) The bank will automatically credit your account to reimburse you for out-of-network ATM fees up to \$15 per month. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you within 30 days following the end of the monthly qualification cycle in which the reimbursement was applicable. ATM receipt must be given to us in order to be reimbursed for any individual ATM fee of \$5.00 or more. Eligibility Requirements & Qualifications-Interest Checking—To qualify for Interest Checking rates and receive ATM reimbursements, you must perform the following during the monthly qualification cycle: (a) Have at least 20 POS (Point of Sale) debit card transactions that are \$5.00 or greater post and settle to your account (excluding ATM transactions) (b) Have at least a cumulative total of \$500.00 or more in direct deposit or have at least a cumulative total of \$500.00 or more in automatic payments post and settle to your account. Direct deposits include payroll, social security, tax refunds, and other government benefits. If Interest Checking qualifications are met each monthly qualification cycle: the Annual Percentage Yield (APY) listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. Tier 1: 1.25% APY for daily balance up to \$15,000.99 and Tier 2: daily balance range greater than \$15,000.99 will range from 1.25% APY to 0.15% APY. If qualifications are not met, the entire balance earns 0.01% APY. Fees may reduce earnings and rates may change at any time. Interest is compounded monthly and credit to account monthly. Eligibility Requirements & Qualifications-Cash Back Checking—To earn cash back and receive reimbursements on your ATM fee surcharges, you must swipe to spend at least \$5 on your debit card at least 10 or more times during a monthly qualification cycle. Purchases must be made with the BankFirst debit card associated with your Cash Back Checking account. Only debit card transactions processed by merchants and received by the bank as point-of-sale (POS) transactions count toward qualifying debit card transactions. Pending transactions for both Interest Checking & Cash Back Checking do not count toward qualifying transactions. All qualified transactions must post and settle to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle to your account. Automated Teller Machine (ATM) processed transactions do not count toward qualifying debit card transactions. 2 Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. 3 Billshark, Financial Wellness, Pet Insurance, Medical Bill Negotiation, and Credit & Online Identity Monitoring each require additional activation to begin. Refer to Benefits Reference Guide for further details. 4 Cell phone protection up to \$400 (VIP: \$600) per claim, maximum \$800 (VIP: \$1,200) per year. 5 You'll receive a one-time activation reward of 10¢ per gallon when you activate BaZing Fuel. You'll earn a monthly reward of 10¢ per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count toward the monthly reward for that MQC. The following activities do not count toward earning BaZing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count toward a bonus reward of 10¢ per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You'll continue to earn bonus rewards for every 50 stored bonus transactions accrued. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. BaZing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fraud limits placed by Shell and/or limits placed on your payment card by BankFirst, each of which may be lower. To activate, you will need to have online banking with BankFirst. Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice. 6 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. 7 The bank will reimburse you for domestic ATM fees up to \$15 per month. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or more. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you within 30 days following the end of the Statement Cycle in which the reimbursement was applicable. A Direct Deposit includes payroll, Social Security, other government benefits, and tax refunds. Limit one account per Social Security number (SSN).

Overdraft Protection Services Bounce Protection Customer Policy

Effective Monday, November 17, 2025

This Disclosure describes BankFirst's standard overdraft practices that come with eligible accounts, called Bounce Protection and Bounce Plus. This Disclosure is incorporated into and made a part of your Account Agreement and all other agreements between us. This disclosure applies to both consumer and commercial accounts.

What is Bounce Protection and Bounce Plus?

Bounce Protection applies to consumer and commercial accounts. Under Bounce Protection, if you write a check, make an ACH transaction, or make recurring payments and sufficient funds are not available in your account, BankFirst will generally strive to pay the item(s) which can help you avoid costly returned check fees from merchants.

Bounce Plus is an enhancement to Bounce Protection and applies only to consumer accounts. With Bounce Plus, ATM and one-time everyday debit card transactions may be covered for consumer accounts if you have Bounce Protection and opt-in for Bounce Plus (described below). All of the services and limits of Bounce Protection apply, plus BankFirst will generally strive to authorize and pay everyday debit card transactions and ATM withdrawals if you opt-in for Bounce Plus.

Please remember that Bounce Protection can apply to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions. For commercial accounts, Bounce Protection automatically includes coverage for ATM and everyday debit card transactions and does not require an opt-in for those transactions. However, for consumer accounts, we will not include ATM and everyday debit card transactions within the consumer Bounce Protection or the Bounce Protection limit without first receiving your affirmative consent to do so (described below). Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Bounce Protection for consumer accounts.

How can Bounce Protection and Bounce Plus help me?

Unforeseen emergencies or situations can happen that may cause your account to have insufficient funds when a check or electronic payment, such as your mortgage note or car payment, is presented. While we are not obligated to pay any item presented for payment if your account does not contain enough funds, as long as you maintain your account in "good standing" (described below), we may approve your overdraft items pursuant to our Bounce Protection and Bounce Plus services as a non-contractual courtesy based on the terms and conditions set forth herein.

What is an overdraft?

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available. 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. Please note that no posting order is neutral to all parties to a transaction and items may not be processed in the order in which they occur or in the order in which you make them. Please request the bank's Processing Order Policy for more information.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. A returned item ("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 unpaid. In either situation, we can charge you an Overdraft Fee or NSF Fee, depending on whether the item is covered as an overdraft or returned unpaid. Please remember that the payment of any overdraft transaction is always at the discretion of BankFirst.

We can cover your overdrafts in two different ways:

We have standard overdraft practices that come with eligible accounts, called Bounce Protection and Bounce Plus (Bounce Plus applies to consumer accounts only).

We also offer overdraft protection plans, such as Privilege Transfer, which is a link to a savings/ money market/checking account, or Privilege Line of Credit (subject to credit approval), which may be less expensive than our standard overdraft practices. Please visit bankfirstfs.com or visit your nearest BankFirst location for information regarding these plans.

This Disclosure explains our standard overdraft practices through Bounce Protection and Bounce Plus.

How does BankFirst determine if my account is overdrawn?

Your checking account has two kinds of balances: the current or ledger balance and the available balance. Both can be checked when you review your account online, at an ATM, by phone, or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time.

We use the "current or ledger" balance method at the time of transaction settlement or posting to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for an item. Your account's current or ledger balance only includes transactions that have settled up to that point in time, such as deposits and payments that have posted to your account. The current or ledger balance does not include outstanding items (such as checks that have not yet cleared and electronic transactions, including debit card transactions, that have been authorized but which are still pending). Thus, while the term current or ledger may sound as though the amount you see is an up-to-date display of what is in your account that you can spend, that is not always the case. Any holds for purchase transactions, holds on deposits, or other checks, payments and fees that have not yet posted will not appear in your current or ledger balance. The ending statement balance reflected on your periodic statement is the current or ledger balance for your account as of the statement date.

Your "available balance" is different. The available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the current or ledger balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the current or ledger balance. Please note that the available balance also includes your Bounce Protection limit, unless you have declined the Bounce Protection service.

Please note that, for consumer accounts that have opted in for Bounce Plus and for commercial accounts (described below), the bank uses your available balance to authorize or decline debit card and ATM transactions. The bank will generally place a hold on your account for any ATM or everyday debit card transactions that are authorized until the transaction settles. ATM and everyday debit card transactions usually settle within two business days after the transaction is authorized, but may take longer. The amount of the hold will reduce your available balance for the amount authorized, or as permitted under applicable payment network rules. Holds on authorized ATM and everyday debit card transactions will be removed prior to settlement where required by applicable payment network rules.

Please also note that, 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 or less 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 or is different than 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, your available balance, but not your ledger or current balance, will be reduced by the amount of the temporary hold.

Please remember that, while the bank uses your available balance to authorize or decline debit card and ATM transactions, the bank uses the ledger or current balance at the time all types of transactions post or settle to your account when determining whether any transaction will cause your account to overdraw and for charging Overdraft and NSF Fees. This means that you may be assessed Overdraft and/or NSF Fees per item, based on your ledger or current balance at the time of settlement, even though your available balance may show a different balance amount due to the inclusion of pending and hold items or the inclusion of the Bounce Protection limit. Further, please remember that, if you have not opted-in for the Bounce Plus service (described below), the Bounce Protection limit is not available for ATM and one-time (or everyday) debit card transactions.

Keeping track of your balance is important. You can review your available and current or ledger 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. The arrangement of balance and/or transaction alerts for your account is also available through online and mobile banking. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What does my Bounce Protection and Bounce Plus cost?

There is no additional cost associated with Bounce Protection and Bounce Plus unless you use it. If you use the services, the bank's standard Overdraft and NSF Fees apply per item:

We will charge you an Overdraft Fee of \$36 each time we pay an overdraft. The charge is assessed for each item presented for payment.

We will charge you an NSF Fee of \$36 for each item, that we return unpaid for nonsufficient funds (NSF), even if we later cover the item, in our discretion, as an overdraft.

On consumer accounts, we will not charge an Overdraft Fee for any overdrawing items that result in a negative balance of less than -\$5.00, and will not charge an NSF Fee for any items returned where the account has a negative balance of less than -\$5.00 at the time of presentation. For commercial accounts, these limits do not apply.

Please remember that multiple paid or returned items will result in multiple fees. For example, three paid overdraft items in one day will result in \$108 in Overdraft Fees.

Please be aware that 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. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft fee per each item or payment, regardless of the number of times the item or payment is presented for payment. Be aware, however, that the Bank does not control how an item or payment is presented for payment and a merchant or other payee may present an item or payment in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed an NSF fee. If the Bank's processing system cannot identify that an item or payment has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft fees if the item or payment is presented for payment multiple times. In that event, you understand and agree that you must contact the Bank to identify the fees attributable to the same item or payment being re-presented for payment and the Bank will refund any such fees to your account.

For consumer accounts only, the combined daily total Overdraft and NSF Fee limit is \$216 (six total Overdraft and NSF Fees per day). For commercial accounts, there is no limit on the number of Overdraft and NSF Fees that can be imposed.

For Bounce Plus on consumer accounts, BankFirst will only cover ATM and one-time everyday debit card transactions and charge an Overdraft Fee of \$36 for each item, if you have opted-in to this service.

When is my account considered to be in "good standing"?

For Bounce Protection and Bounce Plus consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts which suggests the use of Bounce Protection and Bounce Plus as a continuing line of credit; and (3) have no legal orders, levies or liens against your account. BankFirst reserves the right to limit participation to one account per household or to suspend, revoke, or discontinue this service without prior notice.

How to opt in or opt out of Bounce Plus?

For consumer accounts, you can opt in or opt out of Bounce Plus anytime by (1) visiting any BankFirst location or (2) contacting us directly at 877-441-2784, between the hours of 8:00 AM and 5:00 PM, Monday thru Friday.

Please remember that a consumer customer who does not affirmatively consent (opts-out) to Bounce Plus for overdraft protection for the payment of ATM and/or one-time everyday debit card transactions, agrees to not overdraw their account for ATM and one-time everyday debit card transactions (\$0 debit card overdraft limit).

Do I have to opt-in to Bounce Plus separately for each of my checking accounts?

Yes. If you are a consumer customer and have more than one consumer checking account, you must choose to opt in to Bounce Plus separately for each consumer checking account.

How can I manage my Bounce Protection options?

You can enroll or decline Bounce Protection at any time by (1) visiting any BankFirst location or (2) contacting us directly at 877-441-2784, between the hours of 8:00 AM and 5:00 PM, Monday thru Friday.

Can Bounce Protection or Bounce Plus be removed from my account?

Yes. You can decline Bounce Protection or Bounce Plus at any time. BankFirst also maintains the right to remove Bounce Protection or Bounce Plus from your account at any time without prior notice.

When do I have to repay the overdraft covered by Bounce Protection and Bounce Plus?

You are required to bring your account to a positive balance as soon as possible but at least once every 30 calendar days or less. If you are not able to do so, you will receive a letter from BankFirst informing you that your overdraft limit has been suspended and additional items presented against your account where there are insufficient funds will be returned unpaid and an NSF Fee of \$36 imposed per item. Unless we advise you differently or you request this service be removed from your account, your overdraft limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

Will the overdraft limit be reflected in my available balance?

As described above, your checking account has two kinds of balances: the current or ledger balance and the available balance. Both can be checked when you review your account online, at an ATM, by phone, or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time.

Your available balance includes your Bounce Protection limit, unless you have declined the Bounce Protection service.

Please remember that, even though your Bounce Protection limit may be reflected in your available balance, you will be assessed an Overdraft or NSF Fee per item, if you current or ledger balance is insufficient to cover an item. This means that you may be assessed Overdraft and/or NSF Fees per item, based on your current or ledger balance, even though your available balance may show a different balance amount due to the inclusion of pending and hold items or the inclusion of your Bounce Protection limit. Further, please remember that, if you have not opted-in to the Bounce Plus

service, the Bounce Protection limit reflected in your available balance is not available for ATM and one-time (or everyday) debit card transactions. (Bounce Plus applies to consumer accounts only.)

What if I go beyond my Bounce Protection limit?

New accounts will be eligible for a Bounce Protection limit of \$200 at account opening. For consumer accounts, after 30 days, provided the account is in good standing and has had deposits of at least \$1,000 during that time, the Bounce Protection limit will increase to \$1,000. For commercial accounts, after 30 days, provided the account is in good standing, the Bounce Protection limit will increase to \$3,000. Please note that the same Bounce Protection limits apply to consumer accounts that have also opted-in to Bounce Plus.

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed your limit, please remember that the amount of the overdraft plus all BankFirst fees (including Overdraft and NSF Fees per item) will be deducted from the Bounce Protection limit. Overdrafts above and beyond your established Bounce Protection limit may result in checks or other items being returned to the payee. In that event, you will be charged an NSF Fee of \$36 for each item returned.

Please be aware that 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. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft fee per each item or payment, regardless of the number of times the item or payment is presented for payment. Be aware, however, that the Bank does not control how an item or payment is presented for payment and a merchant or other payee may present an item or payment in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed an NSF fee. If the Bank's processing system cannot identify that an item or payment has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft fees if the item or payment is presented for payment multiple times. In that event, you understand and agree that you must contact the Bank to identify the fees attributable to the same item or payment being re-presented for payment and the Bank will refund any such fees to your account.

A notice will be sent to notify you of items paid and/or returned.

How do I know when I use the Bounce Protection overdraft limit?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

We have no obligation to notify you before we pay or return any item. The amount of any overdraft, including all Bank fees, is due and payable upon demand even if we do not ask you for payment. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts including all fees charged.

What if I am having trouble repaying my Bounce Protection or use it frequently?

Please contact us at 877-441-2784 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce Protection more often than you intended; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Please remember we may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing; or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively or seem to be using Bounce Protection as a regular line of credit. Remember you will be charged BankFirst's standard per item Overdraft Fee or NSF Fee set forth in our Fee Schedule (currently each fee is \$36.00 per item), depending on whether the item is covered or returned unpaid.

Following regulatory guidance, we will contact you if you are paying multiple Overdraft Fees (i.e., more than six fees in a rolling 12 month period) to discuss possible alternatives to Bounce Protection that may better meet your short-term financial needs. In the event you ask us to stop contacting you because you have determined Bounce Protection is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to determine that Bounce Protection is still the most appropriate option available to you for covering your short-term financial needs.

Processing Order

We will process items, such as credits, checks, and other debit items, in accordance with our Processing Order Policy. Should you have any questions about the order in which we post your transactions, you are encouraged to review our Processing Order Policy, a copy of which is available upon request. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an Overdraft or NSF Fee on your account, which may result in Overdraft or NSF Fees or nonsufficient funds fees or an increase in the amount of these fees.

Questions?

BANKFIRST CALL CENTER

Monday–Friday, 8:00 AM to 5:00 PM CT

BANKFIRST

877-441-2784

Magnolia
STATE BANK

601-682-0990

TELEPHONE BANKING (FIRSTConnection)

24 hrs/day; Available beginning Monday, November 17, 2025

866-726-2006

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