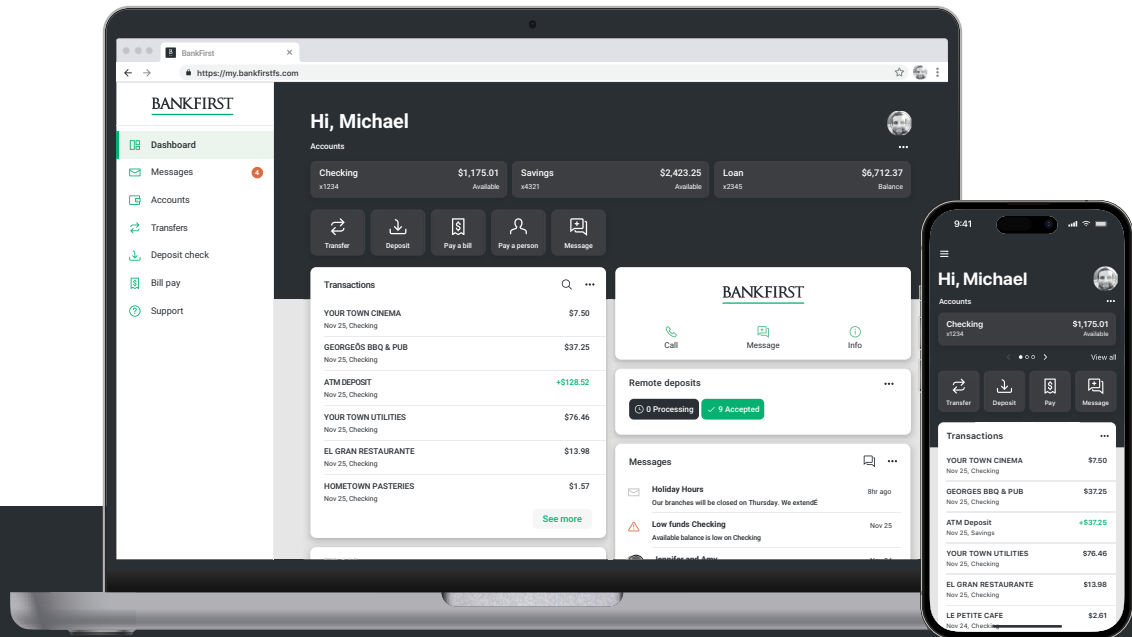


A Better Banking Experience

At Home, at Work, and On-the-Go



BEGINNING MONDAY, FEBRUARY 5, 2024

Digital Banking CONVERSION GUIDE

BANKFIRST



If you would like to receive a printed copy of this Conversion Guide, please visit or contact your local branch.

Timeline

Wednesday, January 31, 2024

Bill Pay access will be disabled temporarily beginning at 4:00 p.m. CT. During this period, you will not be able to view upcoming bills or your bill payment history.

Thursday, February 1, 2024

Mobile Deposit access will be disabled at 4:00 p.m. CT.

ACH processing will be disabled beginning at 4:00 p.m. CT.

External Transfer will be disabled beginning at 4:00 p.m. CT.

Friday, February 2, 2024

The existing Online, Mobile, and Business Online Banking will be permanently disabled at 8:00 a.m. CT. (For account information between 2/2/24 and 2/5/2024, please visit an ATM/VTM or call FIRSTConnection at (866) 726-2006.)

Monday, February 5, 2024

New Mobile App will be available for download (on Apple App Store and Google Play Store) and activation.

Users can log in to the new Online Banking experience from www.bankfirstfs.com.

Users can access Bill Pay and the new Money Management replacement, Geezeo.

Questions

BankFirst Call Center
Monday–Friday
8:00 a.m. to 5:00 p.m. CT

(877) 441-2784

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Message from the President & CEO

Since its establishment in 1888, BankFirst has steadily expanded its services to reach customers in Alabama and Mississippi. With this growth in mind and a commitment to meeting our customers’ needs, we are excited to introduce a new Digital Banking experience that will provide our customers with a modernized look with enhanced features.

Our Online Banking and Mobile App are key tools for our customers, and we are confident that we have selected the ideal platform to meet both the current and future financial needs of our customers. This upgrade is a significant step in improving our Online Banking platform, ensuring that we can offer you up-to-date account access capabilities and creating space for us to provide enhanced services, improved products, and new offerings.

We are deeply grateful for the support and patience of our loyal customers like you as we embark on this journey. To stay informed and well-prepared for this conversion, please visit our website at www.bankfirstfs.com for regular updates and communications. Your satisfaction and convenience remain our top priorities.

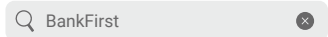
Regards,



Moak Griffin
President & CEO

BANKFIRST

Important Changes



Starting Monday, February 5, 2024, you will need to delete the current/old app, and then download and begin using the new app.



The new app will be available on app stores beginning Monday, February 5, 2024.



New Mobile Banking App ACTION REQUIRED

Starting Monday, February 5, 2024, discover a brand-new, user-friendly experience to manage your accounts at your convenience. Wherever you download your apps, search for “BankFirst” and look for our recognizable logo and green lines at the top of the app icon.

ENJOY AN ENHANCED MOBILE EXPERIENCE

- Advanced mobile security featuring Face Recognition and Touch ID for secure access to your BankFirst account information, including card control functionalities (e.g., turning your card on/off).
- Customize your dashboard and set personalized alert preferences.
- Effortlessly conduct person-to-person transfers instantly.
- Seamlessly add external accounts for a comprehensive view of all your financial accounts.
- Ensure your mobile device is up-to-date with the most recent operating system. The new Mobile App will not support Android versions less than 6.0 and iOS versions less than 12.0.



Scan QR code with phone camera to view the Quick Reference Guide for First-Time Login.

First-Time Login ACTION REQUIRED

On Monday, February 5, 2024, follow these simple steps to access your Online and Mobile Banking. You can log in using your desktop computer, laptop, or through the internet browser on your tablet or mobile phone.

Your username will remain the same.

1. **Consumer customers:** When logging in for the first time, input your current Online Banking username and use the last four digits of your SSN (social security number) for your password.

Business customers: When logging in for the first time, input your existing username and the last four digits of your TIN (tax identification number) for your password.
2. Verify your identity by entering the code sent to your mobile phone or email. You'll receive a time-sensitive verification code to input into the designated field. At this point, you'll have the option to select whether you want to receive a code each time you log in for added security or choose “Don't ask for codes again on this computer” to skip the verification code step in future logins.

Before Friday February 2, 2024, you may view your username using the existing Mobile App by going to: **More > ⚙️ > Settings > My Settings**. (From desktop: click “My Settings”)

Username:

Once located, write your username above before Friday, February 2, 2024. If you cannot locate your username, please contact your local branch.

External Transfers ACTION REQUIRED

Transfers set up within the existing Online Banking will not automatically convert. If you currently have recurring or external transfers set up within the BankFirst Online Banking system, you'll need to re-establish these transfers within the new BankFirst Online Banking system on or after Monday, February 5, 2024.



Scan QR code with phone camera to view the Quick Reference Guides for Intuit.



For users accustomed to updating personal financial management software by downloading data from BankFirst Online Banking, you must download data from your current BankFirst Online Banking account before 4:00 p.m. CT, Thursday, February 1, 2024, to prevent potential loss of banking history if it does not transfer automatically. Your connection between Intuit and BankFirst will be re-established on Monday, February 12, 2024.

Prior to Wednesday, January 31, 2024, we encourage you to download your Bill Pay data from BankFirst Online Banking as a backup in the unlikely case that your data does not transfer to the new system after Monday, February 5, 2024.

You will not be able to access Online Bill Pay starting at 4:00 p.m. CT, on Wednesday, January 31, 2023, through Monday, February 5, 2024. We highly recommend adjusting any payments that are due during the conversion timeframe to ensure timely payment.

PERKS Fuel Rewards ACTION REQUIRED



Fuel Rewards that are set up through BankFirst PERKS app will not automatically carry over to the new system. Connections will need to be re-established.

Bill Pay ACTION REQUIRED

Payments that are set up using Bill Pay in the existing BankFirst Online Banking system will automatically carry over to the new system.

Mobile Deposit Activation ACTION REQUIRED

To initiate your Mobile Deposit activation, log in to the app and navigate to the main menu. Select "Deposit checks" and start the process by enrolling your account. You will need to re-enroll for the activation. The enrollment process will be completed within two business days.

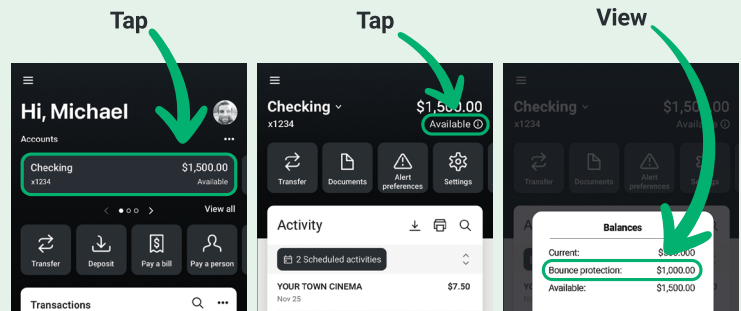
Overdraft Protection

Your overdraft limit will remain in your available balance. Privilege Pay and Privilege Plus (overdraft protection) will be referred to as Bounce Protection and Bounce Plus, respectively, beginning Monday, February 5, 2024.

To view your Bounce Protection limit and balances, select your checking account and then select the "Available ⓘ" icon.

ACCOUNT CHANGE REQUEST

Overdraft protection change requests will **no longer be available** through online banking after February 5, 2024. Beginning February 5, 2024, 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 a.m. and 5:00 p.m. CT, Monday thru Friday. You can opt in or opt out of Bounce Plus anytime by (1) calling FIRSTConnection at (866) 726-2006 (Option 6 to 'Change Overdraft Options'); (2) visiting any BankFirst location; or (3) contacting us directly at (877) 441-2784, between the hours of 8:00 a.m. and 5:00 p.m. CT, Monday thru Friday.



Text Message Banking

Effective Friday, February 2, 2024, BankFirst Text Message Banking services **will no longer be available**. However, we have an exciting new alternative that keeps you connected—our robust Account Alerts feature! Read more about Account Alerts on page 5.

Shared Access to Accounts

Shared access to accounts **will no longer be available** after Monday, February 5, 2024. Joint account access will continue to be available after Monday, February 5, 2024.

Money Management Geezeo

We have a brand new Money Management system that **will replace the existing tool** with which you may be familiar. The new system named Geezeo is robust and includes Smart Budgeting Insights, Interactive Cashflow Calendars, Financial Objectives, Goals, Linked Accounts, and Comprehensive Financial Overview.



Scan QR code with phone camera to view the Quick Reference Guide for Geezeo.

Access to TurboTax® via Online and Mobile Banking **will no longer be available**, effective Friday, February 2, 2024, at 8:00 a.m. CT. Please download or print any information you currently have stored within TurboTax or access your account through the TurboTax website.

New Features & Benefits



Scan QR code with phone camera to view Interactive Video.



Card Controls

PAUSE AND START YOUR CARD AT ANY TIME

Pause your card at any time, whether due to misplacement, loss, or theft. Simplify your travels and enhance your fraud protection through seamless switches that put you in control of your cards. Imagine the ease of switching your card back on when found between car seats!

SET SPENDING LIMITS

Tailor controls and alerts for each cardholder on your account, setting spending limits and receiving alerts when thresholds are reached. You decide which merchant types or transactional activities trigger notifications or blocks.

SET CUSTOMIZED NOTIFICATIONS FOR SPECIFIC RETAILERS

Stay informed instantly through preferred channels – Email, SMS/Text, or In-App/Push notifications. Receive alerts for blocked transactions or notifications, ensuring you're always in the know and ready to take action.



Transaction Tagging

Tag your expenses to track similar charges, like monthly gas station expenses, easily. You can now add personalized tags, informative notes, and vivid images, allowing you to categorize, annotate, and visually enhance your transaction records.



Stop Payments

Empower yourself with the ability to easily prevent a check from being cashed or stop a range of consecutive checks through BankFirst's enhanced Digital Banking experience. Whether due to a misunderstanding with a payee or concerns about a lost or stolen check, our Stop Payments functionality ensures greater security and control over your finances.



Pay a Person

Send up to \$500.00 per day to friends, family, or anyone using the new Pay a Person feature now offered as a part of Bill Pay services. Money and payments can be sent by check, electronic direct deposit, via text message or email (referred to as P2P).



Account Alerts

Create personalized notifications based on your preferences. Choose the type of alert, set your threshold, and select how you wish to receive them—through Email, SMS, or push notification (available on mobile). Here's a glimpse of what's available:

- **High Balance:** Receive a notification when your balance exceeds your chosen threshold.
- **Low Balance:** Get alerted if your balance drops below your specified threshold.
- **Credit Transaction:** Instantly know when you receive a credit transaction above your chosen threshold.
- **Debit Transaction:** Stay informed about debit transactions above your set threshold.



Travel Notices

Enjoy seamless card usage during your travels, both locally and internationally, with our travel notifications feature that can be easily managed from your desktop or mobile computer. By pre-informing institutions about your trip details, such as location, start, and end dates, you prevent unexpected card freezes that may occur during transactions made outside your usual locations.



Customizable Dashboard

The Dashboard serves as an encompassing view of your accounts and transactions, featuring shortcuts to essential functions such as Transfers, Deposits, Bill Pay, Pay a Person, and Messages.



Information Control

With the new digital banking platform, you can update your phone number and email address directly from your Online or Mobile Banking device—no need to visit or call the bank to keep everything up to date.

Frequently Used Features

Add or remove accounts from dashboard view

Menu > Select your name at the bottom (in some cases, My Profile) > Settings > BankFirst > Show in App/Show balance and activity.

Rename accounts

Menu > My Profile > Settings > BankFirst > Rename.

Debit Card Controls

From the Card management card on the dashboard or from the Accounts card on the dashboard > press the account name > Card management.

Alerts

Select the Account on the dashboard and then select Alert Preferences or Menu > My Profile > Settings > BankFirst > Alert preferences.

Online Statements (eStatements)

From the Accounts card on the dashboard > Press the account name > Documents.

Change username, password, passcode, Face ID, or Authentication phone number

Menu > My Profile > Settings > Security.

Add your picture

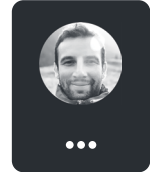
Menu > My Profile > Select your name > Click the pencil next to the image.

Travel Notices

Menu > My Profile > Travel notices.

Settings

From your Dashboard, click on your image in the upper right corner or select your name located at the bottom of the Menu bar.



- **Add your picture:** Settings > Profile > Click the pencil next to the round image.
- **Update your email or phone number:** Settings > Profile > Click edit next to the information you wish to change.
- **Change your username, password, or authentication phone number:** Settings > Security.
- **Add or remove accounts from dashboard view:** Settings > BankFirst > Show in App / Show balance and activity.
- **Rename accounts:** Select Account > Settings > Rename.
- **Debit Card Controls:** From the dashboard select an account, or Settings > BankFirst.
- **Alerts:** Settings > BankFirst.

Frequently Asked Questions

Why is BankFirst upgrading its digital banking system?

Our new online and mobile experience offers a comprehensive suite of tools designed for seamless financial management across all your devices. With industry-leading technology, it ensures a smooth user experience while providing an array of powerful features.

What are the key benefits and features of the new digital banking platform?

Key features include (but are not limited to) Card Controls, Account Alerts, Transaction Tagging, Stop Payments, Travel Notices, and a Customizable Dashboard.

What should I do prior to the conversion?

Prior to Monday, February 5, 2024, customers should ensure their contact information is up-to-date as well as familiarizing themselves with their current Online and Mobile Banking username, as this username will be key when accessing Online and Mobile Banking after the conversion.

Is there any action required to start using the new digital banking system?

No action is needed; however, to access your Online and Mobile Banking accounts, users will need to be familiar with their username upon logging in. Additionally, users will need to download the NEW Mobile Banking App located in the App and Google Play Stores on Monday, February 5, 2024.

How do I update my contact information?

To update your physical mailing address, please visit a branch location. To update your preferred name, email address, and phone number, visit the 'settings' section located in the Online or Mobile Banking platform.

How long will online banking be unavailable during the conversion?

On Friday, February 2, 2024: Online, Mobile, and Business Online Banking access will be disabled at 8:00 a.m. CT. (For account information during this period, please visit an ATM/VTM or call FIRSTConnection at (866) 726-2006.) On Thursday, February 1, 2024: Mobile Deposit access, ACH processing, and External Transfers will be disabled at 4:00 p.m. CT.

When will the new digital banking service be available?

Monday, February 5, 2024

How do I access the new online banking site and how do I log in the first time after conversion?

Visit www.bankfirstfs.com or download the New Mobile Banking App. To log in, use your existing username and the last four digits of your SSN.

Can I use my existing digital banking credentials to log in to the new BankFirst digital banking platform?

Yes. For Online and Mobile Banking, consumer customers will use their existing user ID; however, their password at initial login will be the last four digits of their SSN. Business customers will use their existing user ID and their password at initial login will be the last four digits of their TIN.

How do I change my password on the new platform?

Access the 'settings' section in Online or Mobile Banking to successfully reset your password.

How will my Security Access Code be sent to me?

The security code will be sent through one of the following options based on your preference:

- Voice or text message to a landline or mobile device
- Authy - an authenticator app
- Authenticator app - our new platform supports any authenticator app using manual code entry

What if I cannot remember my username and/or password?

If you cannot remember your username, please contact your local branch for assistance.

Will my face id, fingerprint, or passcode work initially after the transition?

No. All of these will need to be re-established on or after Monday, February 5, 2024.

Am I required to register for two-factor authentication?

Yes. Two-factor authentication is required to secure and confirm you are the one logging into your account and reduces the chances of fraud.

What should I do if I have payments due during the upgrade process?

We encourage customers to make their payments ahead of the conversion and prior to expected downtimes beginning on Thursday, February 1, 2024.

As an active Bill Pay user, will I need to re-enter my merchant information after the conversion, and will automated bills transfer to the new platform?

All current Bill Pay transfers and merchants will convert over to the new system. Most of your established payees will automatically transfer to the new platform; however, we strongly suggest that you download/print your Bill Pay history, payees, and recurring payment from the current Online Banking system before Wednesday, January 31, 2024.

Will my personal financial management data be available on the new platform?

Yes. We are introducing a new money management platform accessible through the dashboard by selecting Spending Habits.

Will I be able to send person-to-person (P2P) transactions?

Yes. Using the new Pay a Person feature, you will now be able to send money by text or email (P2P) and direct deposit to an account. Existing third-party connections (such as PayPal, Zelle, Venmo) set up to receive P2P payments will need to be re-established on or after February 5, 2024.

Can I still allow third-party personal financial services to connect my accounts and transactions?

Yes. You will be able to add third-party services to your accounts through secure authentication. Existing third-party services will need to be re-established on or after Monday, February 5, 2024.

Do I need to download the new app on my mobile device after the upgrade, and how do I access the app to log in?

Yes. Starting Monday, February 5, 2024, you will need to delete the current/old app and begin using the new app. Search "BankFirst" in the Apple App or Google Play Store. Once downloaded, you will log in by entering your existing user ID and the last four digits of your SSN (TIN for business customers) for your password.

How will I know which app is the new app to download?

The old app will be removed from the Apple App and Google Play Store, and the new app will be available for download.



The new app can be identified by the green "rain drops" at the top of the app icon as indicated here.

Can I still use Mobile Deposits?

Yes. To access the step-by-step enrollment instructions as well as utilize the Mobile Deposit function, simply click on "Deposit checks" within the Mobile App.

Will I still have access to my Online Statements on the new platform, and will I be able to view Online Statement transaction history?

Yes. After the conversion, you will continue to have access to your statements dated before Monday, February 5, 2024. After Monday, February 5, 2024, you will be able to access 90 days of transaction history.

How much transaction history will transfer over to new digital banking?

After Monday, February 5, 2024, you will be able to access 90 days of transaction history.

Will my scheduled transfers convert over to the new digital banking system?

Most scheduled transfers will convert; however, it's essential after logging in to check and see what transfers may need to be re-established on or after Monday, February 5, 2024.

Disclosures

ELECTRONIC FUND TRANSFER DISCLOSURE

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.

DEBIT CARD SERVICES:

- 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 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 actual 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, per presentment, 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. BankFirst Financial Services offers its customers use of our Online Banking service, including our Mobile App.

BILL PAY: Make payments via iPay Solutions Consumer Bill Pay to companies or individuals in the following manner:

- You may initiate electronic, draft checks and iPay Solutions Checks from linked checking account(s), and money market account(s).

• You may initiate electronic draft checks and iPay Solutions Checks from any of the above linked accounts to make payments on the below 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: 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 accounts(s), personal line of credit and savings account(s), personal line of credit and money market account(s), and 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), savings 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), savings 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.

GIFTPAY: Make charitable donation 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 your 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 your 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 Pay Limits: \$2,500.00 per transaction limit, \$99,999.99 maximum transaction amount, \$5,000.00 daily processing limit, and a \$20,000.00 monthly processing limit.

GiftPay Limits: \$2,500.00 per transaction limit, \$99,999.99 maximum transaction amount, \$5,000.00 daily processing limit, and \$20,000.00 monthly processing limit.

Person to Person Limits: \$500.00 per transaction limit, and a \$500.00 daily limit.

Transfers Limits: \$15,000.00 outbound external transfer daily limit, \$25,000.00 inbound external transfer daily limit, maximum of 5 outbound external transfers 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 another 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: 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. In case of errors or questions about your electronic fund transfers, call us at: (877) 441-2784 or write to: BankFirst Financial Services, 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:

- Your name and account number.
- 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.
- 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:

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
Stop Payment Fee - For each Stop Payment Order you Give.....	\$36.00
Foreign ATM Cash Withdrawal, Balance Inquiry, or Transfer Fee.....	\$3.00
Debit Card Reissue Fee.....	\$5.00
Money Market Account Debit Item Fee (Over 6 per Month).....	\$15.00
GiftPay Fee (personalized donation check to charity or organization).....	\$1.99
GiftPay Fee (personalized gift check to individual).....	\$2.99
Savings Account Debit Item Fee (Over 6 per Month).....	\$2.00

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.

OVERDRAFT PROTECTION DISCLOSURE

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:

1. We have standard overdraft practices that come with eligible accounts, called Bounce Protection and Bounce Plus (Bounce Plus applies to consumer accounts only).
2. 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 presentment. 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) calling FIRSTConnection at 866-726-2006 (Option 6 to 'Change Overdraft Options'); (2) visiting any BankFirst location; or (3) 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 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 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.

Schedule of Fees

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Research Fees	\$0.35 per Copy \$20 per Hour \$5 per Image Statement
Bill Payment Fee.....	\$34.95 (Check sent - Next Business Day) \$29.95 (Check sent - Second Business Day) \$6.95 (Electronic payment - Second Business Day)
Check Cashing Fee (Non-Customers, ON-US)	\$.50
Check Printing Fee	Cost Varies by the Style of Check Ordered
Check Sent for Collection	\$15
Collection Fee for Charged Off Deposit Account	\$30
Debit Card Reissue Fee	\$.50
Debit Card Transaction Fee (foreign ATMs)	\$.30 per Transaction or Balance Inquiry
Dormant Fee	\$10**
Early Account Closing Fee	\$20 (Checking/Savings opened less than 90 Days) \$10 (Christmas Club or Early Withdrawal before Maturity)
Garnishments and Tax Levies.....	\$50 per Garnishment or Tax Levy
GiftPay Fee (personalized donation check to charity or organization).....	\$1.99 per Check
GiftPay Fee (personalized gift check to individual).....	\$2.99 per Check
International ATM/POS Transactions	1.25% of the Transaction Amount
Notary Fee.....	Free of Charge for Customers (not offered to non-customers)
Official Checks.....	\$.88 per Check (only offered to customers)
Returned Mail Fee.....	\$.50 per Piece of Mail Returned
Safe Deposit Box Late Payment Fee	\$10
Snapshot Statement Fee.....	\$1 per Item
Stop Payment Order Fee.....	\$36
Telephone Balance Inquiry Fee.....	\$.20
Telephone Transfer Fee (from account to account)	\$.50 per Transfer
Wire Transfer Fees (Domestic) Outgoing.....	\$25
Wire Transfer Fees (Domestic) Incoming	\$20
Wire Transfer Fees (International) Outgoing	\$75
Wire Transfer Fees (International) Incoming	\$20
Zippered Money Bag	\$5 for First Bag \$2 for Each Additional Bag

Overdraft Fee \$36 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 onetime 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.

Continuous Overdraft Fee \$5 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.

NSF Fee \$36 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.

* 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.

** Monthly "dormant" fee assessed after 365 days of no activity in the account and account balance is \$1,000 or less.