



Magnolia
STATE BANK

+

BANKFIRST

CONVERSION GUIDE

FOR BUSINESS



BANKFIRST

BANKFIRST

BANKFIRST HEADQUARTERS
COLUMBUS, MISSISSIPPI

CONVERSION GUIDE FOR BUSINESS

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 Business Debit Card: 866-726-2006

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

Business Online Banking Login: www.bankfirstfs.com

Overview

This Conversion Guide has been created for business 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:

- 1 Specific information in relation to the conversion of CDs, loans, checking accounts, savings accounts, Business Debit Cards, and more
- 2 Terms and Conditions of your accounts
- 3 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 someone will 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, Business Online Banking and Business 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,

Moak Griffin
President & CEO

BANKFIRST

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Connect With Us

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 /company/BankFirstFS

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BANKFIRST

BANKFIRST LOCATIONS ALABAMA & MISSISSIPPI

Locations & Phone Numbers

ALABAMA

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
 Tuscaloosa, AL - Paul W. Bryant Dr. | 205-469-1700
⁴ Tuscaloosa, AL - McFarland Blvd. | VTM ONLY

MISSISSIPPI

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
 Hattiesburg, MS - Lincoln Rd. | 601-475-7570
 Hattiesburg, MS - Newtowne Loop | 601-450-8975
¹ Hattiesburg, MS - Highway 98 W. | 601-261-2234
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 - University Ave. | 662-234-4490

Oxford, MS - North Lamar Blvd. | 662-202-1343
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 Currently 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, and 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 Business Online Banking, Mobile Banking, Mobile Deposit, Account Alerts, and Business 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.

OCTOBER 2025

NOVEMBER 2025

Continue banking as usual.

Update your current information during this time.

Continue to use your Magnolia State Bank Business Debit Card.

If you receive your BankFirst Mastercard® Business Debit Card early, please wait to activate and begin u

If enrolled, continue to use Magnolia State Bank Business Online Banking.

If enrolled, continue to use Magnolia State Bank Business Bill Pay.

Download/print list of Bill Pay payees/paym

If enrolled in Mobile Banking, continue to use the Magnolia State Bank Mobile App.

Acces

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 and Required Actions

On Monday, November 17, 2025, your Business 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.

☐ 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.

Business Debit Cards

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

☐ **ACTION: Activate Business Debit Card:** You may activate your new BankFirst Mastercard® Business 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 Business 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.

Business Online Banking

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

☐ **ACTION: Download Business Online Banking Data:** See page 11 for instructions for downloading and saving your Business Online Banking data, including account history and Online Statements (eStatements), before Friday, November 14, 2025.

☐ ACTION: Set Up Business Online Banking:

BankFirst Business 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 Business Online Banking or setting up Business 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		
Begin utilizing your BankFirst Mastercard® Business Debit Card on or after this date →				Activate and begin using your new BankFirst Mastercard® Business Debit Card.
Download/print any past statements before this date →		NO ACCESS		Begin logging in to BankFirst Business Online Banking with full access.
Make payments before 7:00 AM CT on this date →		NO ACCESS		Begin using Bill Pay within BankFirst Business Online Banking.
Access Magnolia State Bank Mobile Banking access 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 11 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 13 for instructions on how to download BankFirst's Mobile App.

Bill Pay

Magnolia State Bank Business Bill Pay will be unavailable at 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: Access Bill Pay: 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.

Business Online Banking

On Monday, November 17, 2025, customers will log in to BankFirst's Business Online Banking by visiting www.bankfirstfs.com and clicking on "Login" at the top of any page. Your existing Magnolia State Bank Business Online Banking username will remain the same, and this 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 Business 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 Business Online Banking will need to contact their local branch to enroll before Friday, November 14, 2025.

Treasury Management Services Contact:

877-441-32784 (option 5)

What you can do with Business Online Banking:

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, 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, 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: Business Online Banking

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

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



Test-Drive Business Online Banking

Use your camera to scan the QR code link.

Online Statements (eStatements)

Online Statements (eStatements) are free, secure, and accessed directly from Online Banking. View 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 the 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** Settings.



Test-Drive eStatements

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

Recurring Payments & Online Bill Pay

Bill Pay, available within Business 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 Business Online Banking profile.

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

Transfers

Internal transfers that were set up within Magnolia State Bank Business Online Banking are expected to convert.

Quicken® and QuickBooks®

If you are accustomed to updating your business's financial management software by downloading your data from Magnolia State Bank Business Online Banking, we strongly suggest that you download your data from your Magnolia State Bank Business 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 transaction history within BankFirst Business Online Banking, and notify us immediately if a payment did not occur.

Setting Up Bill Pay

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

Customers who did not use Business Online Banking with Magnolia State Bank may sign up for Bill Pay during Business Online Banking registration, or they can enroll at any time by logging in to BankFirst Business Online Banking and selecting "Bill Pay."

Quicken

intuit quickbooks



4.8 · 2.7K 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 link.

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 the mobile Business Online Banking website or the Mobile App, you can do virtually all your banking on the go.

Beginning Monday, November 17, 2025, 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 Business 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 phone's camera to take a picture of your check and deposit it right from the Mobile App.

Mobile Banking Services

- ✓ Make Transfers
- ✓ Pay or Schedule Bills (Bill Pay)
- ✓ Money Management Services
- ✓ Find Branch Locations
- ✓ Contact 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.)

Mobile Wallet

At BankFirst, we strive to provide you with features that make your life easier. Here's another 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® Business Debit Card with your smartphone.



Contactless Payments

Your new BankFirst Mastercard® Business Debit Card is equipped with Contactless technology that allows you to pay by tapping or holding your Business 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.



**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 Business Debit Card before Monday, November 17, 2025.

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

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® Business Debit Card.

BankFirst Mastercard® Business Debit Card

The week of October 27, 2025, you should receive a new BankFirst chip-enabled Mastercard® Business Debit Card, which will replace your Magnolia State Bank Visa® Business Debit Card. If you have used your Magnolia State Bank 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® Business 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 November 14, 2025, access to ATMs may experience minimal disruption, and use of your Magnolia State Bank Business Debit Card could be limited or periodically interrupted. Your existing Magnolia State Bank Business Debit Card can be used through Sunday, November 16, 2025. Please plan ahead and consider carrying alternative forms of payment.

Beginning Monday, November 17, 2025, please note the following information about your new BankFirst Mastercard® Business 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 Business Debit Card services, then Option 4 for PIN change.
- Your new BankFirst Mastercard® Business 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 moneypass.com/atm-locator.html for more information.
- BankFirst uses a real-time monitoring program to identify potential fraudulent Business Debit Card transactions. When suspicious activity around a transaction triggers an alert on your Business 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, so failure to have accurate cardholder data can negatively impact our ability to contact you to verify suspicious activity in a timely manner.

Important Information About Business 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.

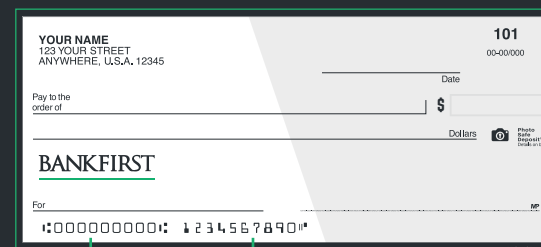
Direct Deposit and Automatic Payments / Updating Your Routing Number

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



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 on which TWO (2) or more signatures are required for a withdrawal of funds from your 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, Business Debit Card transactions, Business Online Banking transactions, or other withdrawal instructions signed or approved by any ONE (1) of the authorized signers on the account. 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 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 on 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: 7/1/2025 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 1-866-726-2006—available 24 hours a day.

Press/Say **1** for Account Balance

Press/Say **2** for Account History

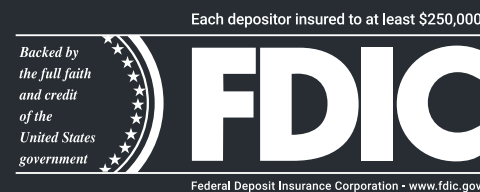
Press/Say **3** for Funds Transfer | Make a Payment

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



To Set Up Telephone Banking

Press/Say **1** for Account Balance.

Enter/Say your account number when prompted.

Establish a PIN by first entering/saying your Social Security number or tax ID number.

Enter/Say your 5-digit ZIP code when prompted.

Enter/Say your 4- to 6-digit PIN of your choice.

Re-enter/Confirm your new 4- to 6-digit PIN for verification.



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

Business Checking Accounts

Your Magnolia State Bank business checking account(s) will automatically convert as they are currently in regard to monthly service charge, minimum balances, and interest rate tiers as illustrated in the chart below:

Magnolia
STATE BANK

If your current Magnolia State Bank account is...

Small Business Checking →

New Small Business Checking →

Organization Checking →

Non Profit Checking →

Commercial Business Checking →

BANKFIRST

Your BankFirst account will be...

Small Business Checking

Small Business Checking

Non Profit Checking

Non Profit Checking

Commercial Business Checking

BusinessFIRST Checking is ideal for businesses with large transaction volumes, because it comes with unlimited monthly transactions at low per-item fees. Businesses receive an earnings credit to offset or minimize monthly fees incurred.**

Small Business Checking is perfect for businesses with smaller transaction volumes. This account includes a \$12 monthly service fee if your balance falls below \$1,000, no charge for the first 150 combined items per month (25¢ per additional item), and no fees for deposit tickets or deposit items.

Special Purpose Checking is an interest-bearing business account that pays you a competitive rate of return each month — so your balance is always headed in the right direction. The same balance required to earn interest also waives the low monthly service fee. Make money and save money — all with one convenient account.

** Monthly earnings based on average ledger balance. This credit will be calculated based on the current 30-day CD rate on the first of each month multiplied by the average collected balance annualized.



Anywhere Banking Tools

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



Online Banking



Mobile Banking



Bill Pay



Debit Card



E-Statement



Certificates of Deposit

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.

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.

Business Savings Accounts

Your Magnolia State Bank business savings account(s) will automatically convert to the closest BankFirst business savings account available as illustrated in the chart below:

Magnolia
STATE BANK

BANKFIRST

If your current Magnolia State Bank account is...

Your BankFirst account will be...

Statement Savings



BusinessFIRST Savings

Money Market



Business Money Market

- **BusinessFIRST Savings:** This business savings account is designed to help you maximize your bottom line. Grow your balance without reducing working capital, thanks to a competitive interest rate. Additionally, free services like Mobile Banking and monthly statements make it easy to track your progress.
- **Business Money Market:** Our money market account provides tiered interest, so higher balances earn higher rates. No need to lock up cash assets in CDs to enjoy competitive rates. In fact, access is enhanced with direct check writing. Have the best of both worlds—interest and liquidity—with this versatile account.

NEW BENEFIT

Overdraft Protection Services

Bounce Protection (Overdraft Enrollment)

On Monday, November 17, 2025, your qualified deposit account will be automatically enrolled in BankFirst Bounce Protection and your overdraft protection limit will be \$3,000. As part of this enrollment, BankFirst will generally strive to pay your checks, ACH transactions, recurring Business Debit Card transactions, 1x non-recurring Business Debit Card transactions, and ATM transactions up to the \$3,000 Bounce Protection limit. Overdrawn accounts are subject to a \$5 daily overdraft fee, which begins on the 6th business day and is charged each business day until the account balance is positive.

The following services will be available to you starting Monday, November 17, 2025. Please call your local branch for more information.

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.

Business Line of Credit

You may apply for a line of credit. If approved, and you overdraw your account and funds are available on your line of credit, we will automatically advance funds from your line of credit to your checking account, up to your credit limit.

Available Balance includes pending items, holds, and all funds available to cover overdrafts through Bounce Protection. Please remember that use of overdraft funds through Bounce Protection may result in additional fees. See Fee Schedule. 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 Business 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 \$3,300 due to the customer having a \$3,000 Bounce Protection limit.

Online and Mobile Banking**Balances**

Current balance	\$300.00
Bounce protection	\$3,000.00
Available balance	\$3,300.00

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 Business 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: \$3,300. 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



Privilege Transfer

Business Line of Credit

(Subject to credit approval.)

HOW IT WORKS	If you write a check, make recurring payments, debit card transactions, or an ATM withdrawal, and sufficient funds are not available in your account, BankFirst generally will strive to pay the item(s). Bounce Protection can help you avoid costly returned check fees from merchants.	If you have a BankFirst checking, savings, or money market account, we can link your account(s) so that if you should overdraw your checking account, and funds are available in your linked account(s), we will automatically transfer funds from one account to the other.	You may apply for a line of credit. If approved, and you have overdrawn your account and funds are available on your 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 ✓ 1× non-recurring debit card transactions ✓ ATM transactions	✓ Checks ✓ ACH transactions ✓ Recurring debit card transactions ✓ 1× non-recurring debit card transactions ✓ ATM transactions	✓ Checks ✓ ACH transactions ✓ Recurring debit card transactions ✓ 1× non-recurring debit card transactions ✓ ATM transactions
WHAT IT COSTS	BankFirst's normal Overdraft and NSF Fees 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 commercial accounts, there is no limit on the number of Overdraft and NSF Fees that can be imposed.	Savings and money market accounts may serve as linked accounts, but are generally limited to 6 debit transactions per month, which includes any transfers to debit funds from the linked accounts to cover overdrafts. A \$2 debit item fee for savings accounts and a \$15 debit item fee for money market accounts will be assessed for each debit transaction that exceeds 6 per month, including any transfers to debit funds from the linked accounts to cover overdrafts. If funds are not available in the linked account(s) to cover an overdraft, then the transfer will not be completed and BankFirst's normal Overdraft and NSF Fees for Bounce Protection will apply. See "What It Costs" for Bounce Protection for more information.	Interest will be charged on the Business Line of Credit's outstanding balance, and repayment terms will be as specified in the loan agreement. If funds are not available in the Business Line of Credit to cover an overdraft, then an advance will not be completed, 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. But existing Magnolia State Bank business accounts will be automatically enrolled on Monday, November 17, 2025.	On or after Monday, November 17, 2025, call or stop by your local branch to link your accounts.	On or after Monday, November 17, 2025, call or stop by your local branch to link your accounts.
LIMITS	Magnolia State Bank accountholders automatically have a limit of \$3,000. New accounts have a limit of \$200 at account opening. After 30 days, provided the account is in good standing, the limit will increase to \$3,000.	Limited only by the amount in your linked account(s).	Business Line of Credit amount is determined by credit approval.

Note: Your available balance includes your \$3,000 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. How can you manage your Bounce Protection options? You can enroll or decline Bounce Protection 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.

Business Loans & Lines of Credit

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

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

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. Also, 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.

For lines of credit with a 2-way sweep between the line of credit and checking account, there is a \$150 monthly fee.

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



Small Business Administration Loans (SBA)

As a preferred SBA lender, BankFirst has the highest level of autonomy the SBA affords to lenders—giving us the ability to streamline the procedures necessary to provide financial assistance to the small business community and businesses like yours. Speak to a preferred lender today to learn more about the loans we offer, and which one is right for your business.

Equipment Leasing

Our expert equipment finance team can advise you of solutions to fit the equipment financing needs of your unique business, including a variety of terms and types to best benefit you, such as business equipment, commercial fleets, medical equipment, municipal leases, and school financing. BankFirst Equipment Finance can help you conserve your working capital, take advantage of possible tax benefits, and overcome budget limitations.



Agricultural Loans and Agri-Banking

BankFirst prides itself in staying grounded and providing area farmers the resources required to make the most of their soil and its potential.

More than just a source for loans, BankFirst partners with farmers, ranchers, and agricultural businesses to provide financial solutions for the unique needs of agri-businesses, including a variety of business accounts and treasury management services to help you run your business more efficiently.

Commercial Real Estate Loans

Give your business room to grow. Whether you're getting off the ground or expanding your operation, a BankFirst commercial real estate loan can provide a solid foundation for your business.

We offer competitive rates to build, buy, or refinance commercial properties. Our local lenders know your real estate market, so you can rest assured you're getting a fair deal. Let us welcome you to the neighborhood—apply for your commercial real estate loan today.

Business/Treasury Management Services

No matter the size of your business or organization, BankFirst offers a complete suite of treasury management services designed to maximize cash flow, increase efficiencies, and strengthen your bottom line. From sending ACH payments and wires with ease to protecting your accounts with powerful fraud-prevention tools through Business Online Banking, we provide the solutions you need to manage today's challenges and prepare for tomorrow's opportunities.

Remote Deposit

Commercial Capture Xpress (CCX) is a secure, web-based solution that allows you to make daily deposits at your convenience from your site using a PC and a scanner. We have developed a competitive pricing model designed to fit the budget of any business, regardless of size. Simply scan your checks, and we'll deposit them to your account.

Merchant Services

Empower your customers by giving them more ways to pay you for your services. BankFirst offers you the ability to accept and process a wide variety of credit and Business Debit Cards—in your store or online at competitive rates.



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 Business 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 you prepare 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 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 29.

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:

greenpath.com/partner/BankFirst



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:

bankfirstfs.learnbanzai.com



Schedule of Fees

Effective Monday, November 17, 2025

Account Research Fees	\$0.35 per Copy \$20.00 per Hour \$5.00 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	\$30.00
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
Snapshot 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 eStatements are available for no charge, but eStatements 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.



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.

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.

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 (a) open an account or apply for a loan, (b) make deposits or withdrawals from your account or provide account information, or (c) 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.



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 Business 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) 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.

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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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