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POSITIVE PAY CHECK SERVICE SCHEDULE

Effective Date: September 1, 2026

This Positive Pay Services Schedule ("**Schedule**") is for purposes of the Master Services Agreement for Treasury Management between the parties (the "**Master Agreement**"), the terms and conditions of which are hereby expressly incorporated by reference. Capitalized terms which are used and not defined in this Schedule have the meanings ascribed to them in the Master Agreement.

GENERAL TERMS AND CONDITIONS.

Terms and Conditions. The positive pay services ("**Service**") allow you to submit an electronic file ("**Issue File**") to us to identify validly issued checks ("**Items**"). As Items are presented for payment, we will validate Item information against information received in the Issue File.

By entering into this Schedule, you request that we provide the Services to you, and accept and agree to all terms, conditions, and provisions of this Schedule. This Schedule along with the Master Agreement, the terms and conditions of which are expressly incorporated herein, the Service Request, any Documentation, and the terms and conditions of the Deposit Account Agreement (the Master Agreement, the Service Request, any Documentation, and the Account Agreement, collectively, the "**Other Agreements**") set forth the terms and conditions in which we will provide you the Service outlined.

In the event of an irreconcilable conflict between the terms of this Schedule and the Other Agreements, the terms of this Schedule will control to the extent of such conflict.

SERVICES.

Positive Pay Services. You agree to provide us with an Issue File that identifies validly issued Items. The Issue File must contain each Items date, check number, and amount. Further, if applicable, each Issue File must contain each Item's payee if the Service includes payee match services.

Procedures. From time to time, we may establish or modify procedures relating to the Service, which procedures may include Security Procedures, access procedures, or formats for reports and data. You agree to follow the

terms of those procedures and acknowledge that those procedures, including the Security Procedures, are commercially reasonable. To the extent permitted by law and by your acknowledgment of these terms, you expressly waive and release any claim that the Security Procedures for the Service were not reasonable.

Authorized Administrators and Authorized Users. Prior to engaging in the Service, you agree to complete any necessary procedures in order to access and use the Service including, but not limited to, naming Authorized Administrators and Authorized Users, as applicable.

Change in Procedures. We have the right, in our sole discretion, to change any of the procedures at any time upon prior notice to you. Notwithstanding the foregoing, if, in our sole discretion, we have reason to believe that changes to the procedures, including any Security Procedure, are immediately necessary, we may implement changes to the procedures without prior written notice. We will use reasonable efforts to provide you with sufficient advanced notice of a change of procedures.

Business Rules. You may also wish to establish certain rules for all Items (each a "**Business Rule**"). For example, a Business Rule may establish that no checks will be written in excess of a certain amount.

Validation Procedures. We will compare the check date, number, and amount against all of the Items listed on your Issue Files. If applicable, we will validate items against existing Business Rules. We will pay all Items that are presented that match Item information contained on the Issue Files so long as there are sufficient Available Funds in the Designated Account.

Exception Report. After the validation procedures, we will create an exception report ("**Exception Report**") that contains a list of any Items which have been identified as not matching the information on the Issue File. We will provide or otherwise make available to you an electronic list of exceptions at the open of the following Business Day. The Exception Report will list any Item that (a) was not in an Issue File, (b) was a duplicate of a previously paid Item, (c) has been designated to Stop Payment, or (d) was identified as containing a discrepancy with respect to the information that is automatically compared with the Issue File. After we provide the Exception Report, you must direct us with whether to pay or return each exception Item. Absent any instructions, we will follow the Default Rule, which means that we will return each Item on the Exception Report as our default instruction if you do not provide any instructions on an Item (the "**Default Rule**"). Notwithstanding your instruction to pay any Item, you acknowledge that Items will only be paid if there are sufficient Available Funds in the Designated Account.

Payee Match Procedures. You may request payee match services with check Positive Pay. If you request payee match services, then in addition to the process described for the Services above, you must provide the payee for each Item on the Issue File. If you elect to use payee match services, then we will attempt to validate each presented Item payee against the payee information supplied in the Issue File. The payee identified in any Item must correspond to the payee information supplied in the Issue File for a match to occur. Alternative spellings and name errors may constitute exceptions under the matching service and will be listed in the Exception Report.

However, you acknowledge and agree that any such comparison of payee information is automated, and so may not always identify and detect discrepancies. We will not be responsible for any unidentified payee discrepancy in connection with Items which are paid by us based upon matching Item numbers and amounts. Notwithstanding the foregoing, if you do not elect to use and pay a separate fee for the payee match procedures, then we may, but are not obligated to, verify the payee information for each Item. If you do not elect to use the payee match service, then you expressly acknowledge and release us from any liability if we make a payment on an Item to a payee that does not match the payee on the Issue File.

Deadlines. You must provide us with the Issue File(s) via the Positive Pay system through Online Banking no later than 1:59 PM ET on the day before any Items may be presented (the "**Submission Cut-off Time**"). Check files received after the Submission Cut-off Time may not be processed prior to the next Business Day. After we review the Items, we will provide you the Exception Report. You must notify us of any pay or return requests for all exception items by 12:15 PM ET on the same Business Day (the "**Decisioning Cut-off Time**") that you received the Exception Report. If you have not made a Return decision by the Decisioning Cut-off Time, we will be authorized to return any Items on the Exception Report in accordance with the Default Rule, and any such return will be deemed to be properly authorized by you. We will not be required to verify Items on the Issue File against previously cleared or posted Items or against Items which are presented for payment in person at one of our branch or other office locations.

Your Responsibility for Information Submitted through Positive Pay. You assume all responsibility for the accuracy and completeness of information provided by you to us. You acknowledge that our ability to provide Positive Pay Services for checks is contingent upon our determination that your checks meet magnetic character ink recognition specifications. Failure to meet such specifications may result in a high number of exceptions and additional charges. You will ensure that all issued checks will be of minimum American National Standards Institute with respect to character position and formation. You agree to provide such checks and other documentation as may be reasonably required by us to make such determination.

Your Responsibility to Review Account Statements and Confirmation. A statement of accounts and confirmation of Items paid may be obtained by you electronically, in writing, by telephone, or otherwise through your use of the online service. Within the Service, an online issued Items "register" is updated with the status of checks and other Items cleared or marked as exceptions. The register or online history can be used to verify Items paid. Account statements, whether provided in writing or electronically, will also include confirmation of Items paid. You agree to regularly and promptly review the online daily reconciliation report and verify each Item presented for payment. If you identify or suspect an error, discrepancy or unauthorized transaction, you agree to instruct us by the designated Decisioning Cut-off time to return the Item or flag as "fraudulent" for further review.

Reverse Positive Pay. If we offer and you accept the Reverse Positive Pay Service, the Exception Report that we provide to you each Business Day will contain information regarding all Items which have been presented to us for payment on your designated accounts. It is your responsibility to review the Exception Report and

communicate to us in the manner required by this Schedule your decision on whether to return any such Items unpaid. If you fail to communicate any such return direction to us prior to the Decisioning Cut-off Time, the Items in the Exception Report will be paid. You hereby agree that any such payment of Items by us in accordance with this Schedule shall be deemed properly authorized by you, and the Items shall be deemed to have been properly paid by us for all purposes. If you have enrolled in Reverse Positive Pay, checks presented over-the-counter will be provided for your review on the following business day. The only way to ensure that such check is not paid by us is for you to place a timely STOP PAYMENT order; otherwise, such checks may be cashed if our standard protocols are satisfied.

SECURITY PROCEDURES.

Online Security Procedures. An Authorized User may access the Service by means of File Transfers, Online Banking, or other electronic means. An Authorized User has the authority to provide instructions by accessing the respective platforms. We will not accept an authorization to pay an Item by any other means.

Manual Security Procedures. An Authorized User may also provide instructions in person, by phone, or email. We may conduct procedures to appropriately identify the individual that is initiating the request. Such identification procedures may include requiring presentation of Credentials such as a personal identification number, reviewing identifying documentation, asking for a security phrase or password, or any other procedures which we deem reasonable. For instructions submitted by email, you agree that it is commercially reasonable to determine that instructions that come from an Authorized User's email address is a validly issued instruction from the Authorized User. You acknowledge that email is not the most secure means for sending Communications to us. You agree that we will not be responsible for losses resulting from any breach of your email or information security systems.

Service Providers. You may request to use the Service at our institution or, at our discretion, through a Service Provider acting on our behalf. You authorize us to utilize any Service Provider to assist with the Service provided in this Schedule.