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POSITIVE PAY ACH SERVICE SCHEDULE

(with Blocks and Filters)

Effective Date: September 1, 2026

This ACH 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. This Schedule governs the terms and conditions for our ACH positive pay service. The ACH positive pay service ("**Service**") allows you to submit an electronic file ("**Authorized ACH Debit File**") to us to identify validly authorized automated clearing house debits (each, an "**ACH Debit**"). As ACH Debits are received by us for deduction from your Account, we will validate the ACH Debit information against information received in an Authorized ACH Debit File submitted by you to us to identify validly authorized ACH Debits. In addition, the Service allows you to apply prohibitions against ACH Debits ("**Blocks**"), and against certain ACH Debit originators, or certain ACH Debits types ("**Filters**"), to your Designated Accounts.

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.

ACH Positive Pay Services. You agree to provide us with an Authorized ACH Debit File that identifies validly authorized ACH Debits. The Authorized ACH Debit File must contain each ACH Debit's originator and amount.

Blocks and Filters From time to time, you may instruct us to apply Blocks or Filters to one or more Designated Account. In each case, you must supply the information we request for each Block or Filter, as set out in the Documentation or otherwise specified by us. With respect to Filters, such information must include the level of detail reasonably necessary to identify the Debit Entries to be filtered, including, as applicable, Originator name, SIC code, Entry type, and other, similar information. Your request for Blocks and Filters will be effective only after we have had a reasonable time to act upon such request and shall only remain in effect indefinitely, until expiration that you select or until the rule is changed within the online system. ACH Debits subject to Blocks and Filters will be returned as "unauthorized" under the Nacha Rules.

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 acknowledgement 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. In addition to Blocks and Filters, you may also wish to establish certain rules for all ACH Debits (each a "**Business Rule**"). For example, a Business Rule may establish that no ACH Debits will be authorized in excess of a certain amount.

Validation Procedures. We will compare the originator and amount against all of the ACH Debits listed on your Authorized ACH Debit Files. If applicable, we will validate items against existing Blocks, Filters, and Business Rules. We will pay all ACH Debits that are presented that match ACH Debit information contained on the Authorized Debit Files so long as there are sufficient Available Funds in the Designated Account.

Exception Report. After completing our validation process, we will create an exception report ("**Exception Report**") that contains a list of any ACH Debits that do not match the information on the Authorized ACH Debit File, implicates a Block or Filter, or disagrees with a Business Rule. 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 ACH Debit that (a) was not in an Authorized ACH Debit File, (b) was a duplicate of a previously accepted ACH Debit, (c) violates a Business Rule, or (d) implicates a Block or Filter. After we provide the Exception Report, you must direct us whether to pay or return each ACH Debit that is an exception Item (other than transactions identified with Blocks or Filters, for which a "return" instruction shall be deemed given at the time of the order to apply such Block or Filter). Absent any instructions, we will follow the Default Rule, which means that we will return each ACH Debit on the Exception Report as our default instruction if you do not provide any instructions on a particular ACH Debit (the **"Default Rule"**). Notwithstanding your instruction to pay any ACH Debit, ACH Debits will only be processed if there are sufficient Available Funds in the Designated Account.

Deadlines. You must provide us with the Authorized Debit File(s) via the ACH Positive Pay system through Online Banking no later than NA on the day before any ACH Debit may be presented (the **"Submission Cut-off Time"**). Authorized ACH Debit Files received after the Submission Cut-off Time may not be processed prior to the next Business Day. After we review the Authorized ACH Debits, 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 ACH Debit 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 ACH Debits on the Authorized ACH Debit File against previously accepted or posted ACH Debits.

SECURITY PROCEDURES.

Security Procedures. You must designate the Authorized Users that are able to access, utilize, and send instructions via File Transfers, Online Banking, or other electronic means. An Authorized User may also modify the Authorized ACH Debit File and initiate any changes under the Service. You agree that the "Online Security Procedures" and "Manual Security Procedures" provisions included below constitute commercially reasonable 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.

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.

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