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ONLINE BANKING SERVICE SCHEDULE

Effective Date: September 1, 2026

This Online Banking Service Schedule ("**Schedule**") is a Schedule 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.

DEFINITIONS. As used in this Schedule, the following initially capitalized terms have the following meanings. Initially capitalized terms used and not defined in this Schedule have the meanings ascribed in the Master Agreements or, where not defined in the Master Agreement, in the UCC.

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"**Account Disclosures**" means the applicable terms and conditions governing a Deposit Account or Loan Account, including the Funds Availability Disclosure, Privacy Policy, Substitute Check Policy Disclosure, as well as any Fee Schedule, all as may be amended from time to time.

"**External Deposit Accoun**t" means an account owned by you, to or from which you may transfer funds or make Loan Payments using our online ACH origination service, at another financial institution.

"**External Loan Payment**" has the meaning set forth in the "Loan Payments" section below.

"**External Transfer**" has the meaning set forth in the "Transfers Between Accounts" section below.

"**Internal Loan Payment**" has the meaning set forth in the "Loan Payments" section below.

"**Internal Transfer**" has the meaning set forth in the "Transfers Between Accounts" section below.

"**Electronic Notices**" means a notice that we deliver online. These notices may be delivered with your statements (e.g., as a message) or otherwise posted to your electronic mailbox. These may include, for example:

• Notices (e.g., renewal, termination, maturity, delinquency, approval, requests for additional information, change of terms, overdraft, and other notices);
• Disclosures (e.g., initial, periodic, annual, adverse action, and other legal disclosures);
• Privacy statements;
• Service notifications; and
• Periodic statements.

"**Loan Account**" means an eligible personal or business loan, personal or business line of credit, home equity loan, home equity line of credit, or residential mortgage loan.

"**Loan Payment**" has the meaning set forth the "Loan Payments" section below.

"**Payment Services**" has the meaning set forth in "Payment Services" section below.

"**Service**" means information, communication, transactions, and services provided to you by us through any non-branch remote channel (excluding ATMs), including, but not limited to, the online services described in this Schedule. The terms and conditions of this Schedule apply to access of the Service by any device, including any Mobile Device, though not all features of the Service may be available through a Mobile Device.

"**Transfer**" has the meaning set forth in the "Transfers Between Accounts" section below.

GENERAL TERMS AND CONDITIONS

Terms and Conditions. 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 any irreconcilable conflict between the terms of this Schedule and the terms of the Other Agreements, the Terms of this Schedule will control to the extent of such conflict.

You may access the Service by use of certain numbers, codes, marks, signs, public keys, or other means of establishing your identity, including, without limitation, Credentials, and electronic communications that are acceptable to us. All instructions and electronic communications to us that meet these requirements will be deemed to be valid and authentic and such instructions and communications will be given the same legal effect as written and signed paper communications. Electronic copies of instructions and communications are valid, and you will not contest the validity of the originals or copies, absent proof of altered data or tampering.

Computer Equipment and Software. You are responsible for the installation, maintenance, and operation of all computer equipment and browser Software necessary to access the Service. The risk of error, failure, or nonperformance in accessing the Service is your risk and includes the risk that you do not operate such equipment or Software properly. We will not be responsible for any errors or failures from any malfunction of such equipment or Software, and we will not be responsible for any electronic virus, worms, or similar malicious Software that you may encounter. We will have no liability to you for any damage or other loss, whether direct or consequential, that you may suffer or incur by reason of your use of any computer equipment or Software, and we make no warranty to you regarding any computer equipment or browser Software necessary to access the Service, including, without limitation, any warranty of merchantability or fitness for a particular purpose.

Unavailable, Delayed, or Inaccurate Account Information. We will use commercially reasonable efforts to provide you complete, accurate, and timely account information through the Service. Unless otherwise required by Applicable Law, however, we will not be liable to you if any such information is unavailable, delayed, or inaccurate.

Non-Sufficient Funds and Overdrafts. When you use the Service, you must have Available Funds in the selected Deposit Account, External Deposit Account, or Loan Account (including available overdraft protection coverage, if applicable) to cover the amount of any Transfer, Loan Payment, or other Payments initiated from such Account, and any associated fees. We may process transactions that exceed your Available Funds (plus any available overdraft protection), but we are not obligated to do so. If we do, you will pay the overdraft and any fees incurred promptly, and acknowledge that our processing such Transfer, Loan Payment, or other Payments under such circumstances does not obligate us to do so under similar (or dissimilar) circumstances in the future. We may discontinue permitting overdrafts at any time, without prior notice.

If there are non-sufficient Available Funds in your Deposit Account selected for the transaction (including Available Funds in any other Deposit Account or available line of credit linked to the account for overdraft protection) and it is, nonetheless, initiated: (i) you must immediately pay the amount of the overdraft to us or our processor, as the case may be, without notice or demand; (ii) the transaction, may, at our option, be reversed; and (iii) we may, at our option, refuse to process any additional transactions until you have paid the overdraft amount. If a transaction is not initiated due to non-sufficient funds, we may, at our option, attempt to initiate the transaction the following Business Day and this date will be considered the new initiation date. Processing of Loan Payments from your External Deposit Account is subject to the rules of the entity holding the External Deposit Account, and we will not be liable or otherwise responsible for any decisions by the institution holding the External Deposit Account.

Late Payments and Liability. We are under no obligation to notify you if we do not complete a Loan Payment for any reason, including, without limitation, because there are non-sufficient funds in your Deposit Account to process a transaction or an External Loan Payment is rejected or returned, unless otherwise required by law. In all cases, you are responsible for either making alternative arrangements for the payment, which may include rescheduling the payment through the Service.

In addition to other limitations of liability under this Schedule and the Master Agreement, we will not be liable for any loss relating to any Deposit Account, any other account with us, or the Service. For instance, we will not be liable the following:

- if, through no fault of ours, you do not have enough funds in your Deposit Account to make the Payment or Transfer or the Payment or Transfer would exceed any permitted overdraft protection you have with us; circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, pandemic, acts of war, computer breakdown, telephone line disruption, or a natural disaster) prevent or delay the transaction despite reasonable precautions taken by us;
- your computer, telephone, phone lines, or our computer systems are not working properly or are temporarily unavailable;
- the funds in your Deposit Account are subject to legal process, an uncollected funds hold, or are otherwise not available for withdrawal;
- the information supplied by you or a third party involving the Deposit Account, Payment, or Transfer, is incorrect, incomplete, or untimely;
- we have a reasonable basis for believing that unauthorized use of your Credentials has occurred or may be occurring;
- the payee does not process a Payment promptly or correctly; or
- for any other reason specified in this Schedule, in any schedule, or Other Agreement relating to the service through which such Payment is made.

Without limiting the foregoing and except as specifically provided, we will also not be liable for late charges, interest, penalties, or other amounts incurred for failure to allow sufficient time for processing and delivery of any Transfers or Payments so long as we have complied with the provisions of this Schedule.

UNLESS OTHERWISE REQUIRED BY APPLICABLE LAW, WE WILL NOT BE LIABLE TO YOU UNDER ANY CIRCUMSTANCES FOR SPECIAL, INDIRECT, OR CONSEQUENTIAL DAMAGES, INCLUDING, WITHOUT LIMITATION, LOST PROFITS OR ATTORNEYS' FEES, EVEN IF WE ARE ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES.

Notice of Unauthorized Use; Errors. You will notify us immediately if you believe your Credentials or other Security Procedure have become known or an unauthorized transaction has occurred involving any Deposit Account or other account accessed through the Service. We will have no liability for your failure to safeguard any Credentials as required by the terms of any Payment Service or Other Agreement, and you will immediately indemnify, defend, and hold us harmless from all claims, actions, proceedings, losses, and damages related to or arising out of any unauthorized transaction.

You will notify us as soon as possible if you think any transaction history, periodic statement, or Loan Account transaction information is wrong or if you need more information about a transaction listed on your transaction history or periodic statement or otherwise shown on the Service records. We must hear from you no later than 30 days after we send or otherwise make available to you the transaction history or periodic statement reflecting the unauthorized, incorrect, or erroneous transaction. Your notice must include your name and account number; a description of the unauthorized, incorrect, or erroneous transaction and a description of why you believe the transaction to be unauthorized, incorrect, or erroneous; and the dollar amount of such transaction. If the transaction in question involves a Payment, your notice must also include the information and satisfy the timing requirements set out in the Schedule or Other Agreement governing the service through which such Payment was made. In any event, we will have no responsibility for any Payment that is rejected due to your selection of any third party fraud prevention service or your failure to use such service where required in connection with any such Payment service.

Transfer Scheduling. If the date a Transfer is scheduled is a day other than one of our Business Days, user will be given the option to initiate the transaction on the prior Business Day or next Business Day. You may submit instructions for Transfers to be made on the same Business Day provided that your request is submitted and accepted by us before any applicable cut-off time that we may establish for processing transactions through the Service established by us from time to time. If a transaction is entered by you and accepted by us after our applicable cut-off time or not on a Business Day, the transaction will be initiated the next Business Day. You may also schedule transactions to be initiated on a future Business Day.

Service Availability. The Service will generally be available seven (7) days a week. The Service may be unavailable from time to time for Scheduled Maintenance. There also may be unscheduled down-time, but we will work to minimize such interruptions in service.

Transaction Limitations. In addition to any restrictions or limitations imposed by any of the Other Agreements, we limit the number of transfers or withdrawals you may execute through the Service. If you have provided instructions for more than one transaction to be processed, we may select to process them in any order.

Recurring Transactions. You may choose to schedule a transaction to recur at regular weekly, monthly, quarterly, annually, or other interval that we make available. If a recurring transaction is scheduled to occur on a day that is not a Business Day, or on a day that is not included in a particular month (e.g., the 29th or the 31st), your transaction will be initiated (if accepted by us) on the Business Day immediately following the day upon which the recurring transaction is scheduled.

Access to Funds. Funds may be withdrawn from your Deposit Account designated for a transaction on the Business Day applicable to the transaction. Once debited, you will not have use of such funds in your Deposit Account, even if they have not yet been received by a payee or credited to a Loan Account. Such funds will not be available for payment of other items, calculation of minimum balances, interest accrual, or otherwise.

Canceling or Changing Transactions. You may use the Service to cancel or change individual or recurring transactions you have scheduled through the Service. Such transactions may be canceled or changed provided such request to cancel or change the transaction is submitted and accepted by us no later than any cut-off time on the Business Day applicable to the transaction (in the case of Transfers), and no later than the cut-off time applicable to the Service through which the transaction is initiated (in the case of Payments). If you do not use the Service to cancel or change a transaction, or if you send us a message through our secure message system, mail us, or call us to change or cancel a transaction, we must receive your request in accordance with the "Notices" provision of the Master Agreement at least three (3) Business Days before the date the transaction is scheduled to be processed. If you call, we may require that you send us a written confirmation of your request within ten (10) days after your call. If we do not receive and acknowledge such receipt in writing such a request to change or cancel a transaction within at least three (3) Business Days before it is to be initiated, we will not be liable for any losses or damages incurred by you if the transaction was not canceled or changed.

Credentials and Security. During your enrollment for the Services, you are required to select or will be assigned Credentials. Additional or different Credentials may be required at the time of enrollment and thereafter at our discretion. Use of these Credentials is the agreed security procedure to access the Service. Without limiting any other requirements of any service accessed through the Service or any of the Other Agreements, you must keep these Credentials confidential to prevent unauthorized access to your accounts and to prevent unauthorized use of the Services. Providing or allowing access to your Credentials to or by another person will constitute authorization to access all accounts (including External Deposit Accounts) for all purposes, including initiating Payments and effecting Transfers on such accounts through any Services accessed through this Service, regardless of whether such person has otherwise been expressly granted authority to take action with respect to such account. Any such authorization will continue until you have notified us that such person is not authorized to act with regard to the Service, we have acknowledged receipt of your notice in writing, and we have had a reasonable opportunity to act on the notice. If the confidentiality of your Credentials are, or you believe may be compromised, you must notify us immediately in the manner required under the Master Agreement.

Termination or Inactivity. We can terminate the Service (or any Service functionality) without notice to you for any reason except where such notice is required by Applicable Law, including but not limited to, if you do not comply with this Schedule or any of the Other Agreements. Termination of the Service will cancel any scheduled Transfer and Payment that have not been processed prior to the effective time of such termination. However, without limiting our other rights of termination or suspension hereunder, after 90 days from the date they were issued or created. consecutive days of inactivity, whether or not a fee is paid and whether or not there are any scheduled Transfers or Payments pending, the Service may be terminated.

Cancellation of Service. If you wish to cancel the Service, you may do so through the Service or by otherwise providing us notice in accordance with the Master Agreement. Cancellation will be effective once we have acknowledged receipt of your notice in writing and have had a reasonable time to act upon your notice.

DESCRIPTION OF SERVICES.

Viewing Transaction History. The Service allows you to review transaction information for your Deposit Account or Loan Account registered with the Service. We may make previous transaction information (i.e., your transaction history) available for you to view through the Service. If your transaction history is available through the Service, we may in our discretion change the length of time that transaction history is available or discontinue its availability without prior notice.

Downloading Information. You may download transaction information made available through the Service in electronic formats. We may change the available download formats in our discretion without prior notice.

Viewing Online Documents. You may be offered Electronic Notices and other documents for viewing online. In addition to with your browser, we may make the document available in PDF format. To view, download, or print documents in PDF format, you may need to utilize Software available through third parties.

Transfers Between Accounts.

Permitted Transfers. You may use the Service to transfer funds between Deposit Accounts ("**Internal Transfers**") enrolled in the Service. We will limit your internal transfers subject to the dollar amount in the sending account. We reserve the right to amend these limits and may refuse to process any Transfer request that exceeds them. Each Transfer through the Service from a transaction-limited account may be counted as a transaction on such account subject to limitations described in the Account Disclosures.

Transfers may be sent from your eligible Loan Account to a Deposit Account. Transfers from Deposit Accounts to Loan Accounts are considered Loan Payments and are not available through the "Transfer" function of the Service. To make payments to "Loan Accounts" from Deposit Accounts, see the "Loan Payments" section below.

Stop Payments. In addition to the stop payment provisions outlined in the Account Disclosures pertaining to your Deposit Account, we will accept stop payments online for paper checks drawn on a Deposit Account accessed through the Service. Stop payments orders accepted through the Service will be effective once we've we have had a reasonable opportunity to act upon them, and they may not be effective with respect to checks currently in process at the time you enter the stop payment order through the Service. You will be charged for initiating a stop payment through the Service in accordance with our then current Fee Schedule applicable to the Deposit Account on which the check was drawn.

Online Statements and Electronic Notices. You will be able to view statements and certain Electronic Notices online for Deposit Accounts that currently or previously may have received periodic paper statements.

Online Delivery Service. By choosing the online delivery service, you are requesting online delivery of periodic statements and other certain Electronic Notices for one or more Deposit Account. With online delivery of statements, you will not receive a paper copy of your paid and canceled checks. We have no obligation to store the original of any canceled check. Your statements must provide all information necessary to determine the authenticity of your transactions, including whether any are forged, altered, or unauthorized. You may request us to provide a copy of your canceled checks, subject to any research or fees, as provided in the Account Disclosures.

Online Delivery of Electronic Notices. You are deemed to have received Electronic Notices when they are posted in the Service. You continue to be responsible for examining your statements (including information about canceled checks) and other disclosures and reporting any error or discrepancies in accordance with Applicable Law and the Account Disclosures.

Termination of Online Delivery. Either party may terminate the Service at any time upon notice (meeting the requirements set forth in the Other Agreements). Certain Deposit Accounts are only offered with online delivery. If you choose to stop online delivery for such Deposit Accounts, paper delivery will be provided in the future and in accordance with the terms and conditions in your Account Disclosures, which may include, for example, additional fees, reduced interest, and termination.

Self-Service. You may perform self-service account maintenance such as re-ordering checks, ordering copies of paid checks, requesting copies of monthly account statements, changing your address and phone number, and changing your online identification and Credentials.

Loan Payments. You may initiate Loan Payments on Loan Accounts. Payments may be made from Deposit Accounts with us ("**Internal Loan Payments**") or from an External Deposit Account ("**External Loan Payments**"). By enrolling an External Deposit Account and scheduling an External Loan Payment, you authorize us to initiate debit and credit entries to and from the External Deposit Account and the designated Loan Account and to make adjustments and corrections as we deem necessary. Internal Loan Payments and External Loan Payments are referred to jointly as "**Loan Payments**," unless the context indicates otherwise.

Payment Services. If you subscribe to our payment-related Services ("**Payment Services**"), such as ACH Services and Wire Transfer Services, you will be able to initiate payments through the Services on the terms and conditions set forth in the schedules for those Services. Payment Services can be used with your Deposit Accounts to the extent you are approved by us for such use. Valid Credentials will allow you to use the computer to initiate, cancel, or modify payments through the Payment Services as provided in the terms and conditions to which the Payment Services are subject.