



Hybrid Checking Account – Spark Promotion

Terms & Charges Disclosure Addendum

The Hybrid Checking Account – Spark Promotional Account (“Account”) can be opened from June 20, 2025, through and including June 19, 2026 (“Promotional Period”). During this period, service fees for the Account will be waived for two years from the date of opening.

This promotional offering is only available to new Accounts opened from June 20, 2025 through and including June 19, 2026.

The Annual Percentage Yield (“APY”) for the Account will be 0.0% during the Promotional Period. After this period ends, the Account will automatically convert to a Hybrid Checking Account – Spark, where the standard fee will apply and the APY will be set to the variable market rate.