## NOTICE OF CHANGE TO THE TERMS AND CONDITIONS OF YOUR ACCOUNT

**The terms and conditions changes are effective June 27, 2024.**
**Important changes to the terms and conditions of your account –** This is a notice of changes to the terms and conditions of your account with us. Your account(s) shall be governed by the following terms and conditions. Continued use of your account(s) after receipt of these terms and conditions constitutes acceptance of, and agreement to, the terms and conditions. The following sections (or subsections where listed) have changes you should review:

- ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

## TRUTH IN SAVINGS - ULTIMATE CHECKING

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.
Your interest rate and annual percentage yield may change.
**Determination of Rate.** At our discretion, we may change the interest rate on your account.
**Frequency of Rate Changes.** We may change the interest rate on your account every day.
**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit $100.00 to open this account. A Monthly Service Charge of $10.00 will be imposed every month if the daily balance on any day of the month falls below $10,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of $5.00 per month will be charged after 36 months of inactivity. Additionally, an account is considered inactive after 12 months with no contact or activity and will be assessed an inactive account fee of $5.00 each month the account remains inactive.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. 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 on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**
Mountain Pacific Bank refunds up to $30.00 in ATM surcharges imposed by ATM owner per statement cycle while account is open. Charges applied in the conversion of currency are not included. Fees assessed in foreign currency are not refunded. International Service Assessment (ISA), VISA, and Merchant fees are not waived or assumed by Mountain Pacific Bank.
The account holder is also entitled to: $25.00 annual discount on one (1) Safe Deposit Box of any size, complimentary personal checks (any style), waived fees for Stop Payments, and waived fees for Cashier's Checks.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.