

Preferred Checking Disclosure

This interest-bearing premium account rewards loyal customers who have expanded relationships with Countybank. As a Preferred Checking account holder, you will enjoy:

- Free standard wallet style checks (two boxes per year)
- Free 3x5 Safe Deposit Box (or a \$35 annual discount on a larger box)¹
- Free Cashier's Checks
- Waived ATM service charge when you use another bank's ATM²
- Countybank will refund all surcharges assessed by another bank when you use their ATM³
- Available higher daily ATM and Debit Card transaction limits⁴
- Available higher daily Mobile Deposit limits⁵
- Preferred rates on CDs and Money Market accounts
- Preferred rates on select loan products⁶

When you maintain a daily collected balance of \$5,000 in your Preferred Checking account you will also earn interest on the full collected balance in your account. For more information about the interest rate and APY, please refer to the Countybank Rate Schedule.

Countybank provides several options to qualify for this account and to avoid a \$30 monthly service charge⁷:

- Maintain an average balance of \$10,000 in your Preferred Checking account; or
- Maintain an average balance of \$50,000 in total consumer deposit accounts (any combination of other checking, savings, money market accounts and certificates of deposit); or
- Maintain an average outstanding loan balance of \$50,000 in total consumer loan accounts (any combination of installment loans, home equity lines of credit and in-house real estate/mortgage loans)

¹Subject to availability.

²Countybank's normal ATM service charge when you use non-Countybank ATMs will be waived

³It is the intention of Countybank to credit your Preferred Checking account with an amount equal to the surcharge fee assessed by other financial institutions when you use non-Countybank ATMs. We will refund all surcharges assessed by other financial institutions per statement cycle. Since the surcharge is automatically debited from your account by other financial institutions as part of the ATM transaction, Countybank does not have access to the exact dollar amount of the surcharge. Therefore, on occasion, your account may be credited for an amount greater than or less than the amount of the actual surcharge.

⁴ATM limit and point of sale limits are increased unless customer opts out.

⁵Mobile Deposit limits are increased unless customer opts out.

⁶Applies to fully amortized installment loans only. Subject to credit approval. Rate may vary based on several factors including credit history, amount, and term of loan.

⁷Qualifications based on average daily balances during a full statement cycle.