Rev. 11/2024

FACTS WHAT DOES NORTHEAST BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Transaction history
- Credit history
- Mortgage rates and payments

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northeast Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northeast Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-888 I AM ABLE (1-888-426-2253)

Who We Are	
Who is providing this notice?	Northeast Bank means the following institutions: Northeast Bank, and its division ableBanking

What We Do	
How does Northeast Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Northeast Bank collect my personal information?	We collect your personal information, for example, when you - Open an account - Pay your bills - Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. - *Northeast Bank, and its division, ableBanking do not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. - *Northeast Bank, and its division, ableBanking do not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - *Northeast Bank, and its division ableBanking do not jointly market.*

Other Important Information

For California and Vermont Residents. We will not share your information with nonaffiliates, except for our everyday business purposes, for marketing our products and services to you or with your consent.

For Vermont Residents only. We will not disclose credit information about you within or outside the Northeast Bank affiliates except as required or permitted by law.

Nevada Residents: To be placed on our internal Do Not Call List, call 1-888-426-2253. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: AgInfo@ag.nv.gov..

Schedule of Fees

Collection Item	$ 20.00 + Additional Fees
Legal Processing	$ 100.00 + Additional Fees
Paid Item Fee*	$ 30.00
Returned Item Fee*	$ 30.00
Research	$ 25.00 (minimum) + copies per hour
Stop Payment	$ 27.00

*The fee applies to overdrafts created by check, transfer or other electronic means as applicable.

COMPLAINT PROCEDURE

If you have a dispute with your financial institution or credit union regarding your account, you may contact the financial institution or credit union and attempt to resolve the problem directly. If the financial institution or credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address:

http://www.maine.gov/pfr/financialinstitutions/complaint.htm

When your complaint involves a federally chartered financial institution or credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency.

ableBanking, a Division of Northeast Bank
Member FDIC
March 2024

Electronic Funds Transfer Act Disclosure

Electronic Funds Transfer Act Disclosure in this agreement, "you", "your", and "yours" means the person who authorized the electronic fund transfer including anyone else you allow to do so. "We", "us", "our", and "the Bank" refer to ableBanking, a division of Northeast Bank. These terms and conditions, in addition to those stated in the Deposit Account Agreement govern all electronic fund transfers by ableBanking and are considered part of these account agreements by reference. If your account is primarily for personal, family or household purposes, these transactions are governed by Regulation E and the following disclosures apply.

When you accept direct deposits, authorize automated payments/debits, or telephone transfers to or from your account, you agree to these terms and conditions.

HOW TO CONTACT THE BANK:
For any questions regarding electronic fund transfers, you may contact one of our ableBankers through our Contact Center during our business hours at 1-888-1-AM-ABLE (1-888-426-2253), or write to us at: ableBanking, P. 0. Box 2606, Lewiston, ME 04241-2606.

BUSINESS DAYS:
For the purpose of this disclosure, every day is a business day except Saturdays, Sundays and legal holidays observed by the Federal Reserve Board.

YOUR LIABILITY:
Tell us **immediately** if you believe your account may be or has been subject to unauthorized electronic fund transfers. Telephoning is the best way to keep your possible losses down. You could lose all the money in your account. If your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) calendar days after the statement was mailed to you, you may NOT get back any money you lost after the sixty (60) calendar days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods. If you believe that someone has transferred out of your account using the information from your check without your permission, you should call the number listed above at once.

TRANSFER TYPES AND LIMITATIONS:
You may authorize electronic fund transfers to or from your Money Market account or your High Yield Savings accounts with some limitations. Transfers are limited to the available balance in your account. You must complete the process of verifying micro-deposits sent by the Bank to this external account to validate your ownership You are subject to a $25,000 daily limit on transfers out of your account to an external account.

PREAUTHORIZED PAYMENTS:
If these regular payments may vary in amount, the person you are going to pay will tell you, 10

days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits you set.

PREAUTHORIZED CREDITS:
If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-888-I-AM-ABLE (1-888-426-2253) to find out whether or not the deposit has been made.

TRANSACTION RECORD AND STATEMENT:
You will receive an electronic (eStatement) account statement monthly showing your electronic fund transfers.

ERROR NOTIFICATION:
If you believe that someone else has transferred or may transfer money from your account without your permission, contact the bank as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST eStatement on which the problem or error appeared. When you contact us, please:

- Tell us your name and account number; and
- Describe the error or the transfer you are unsure about; and
- Explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

We will tell you the results of our investigation within ten (10) business days (twenty (20) business days if the transfer involved a "new account") after we hear from you and correct any error promptly. If we need more time, however, we may take up to 45 calendar days (90 calendar days if the transfer involved a a foreign initiated transfer, or a "new account" regardless of the type of transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days if the transfer involved a "new account") for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you about the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

STOPPING PAYMENT:
If you have told us in advance to make regular payments out of your account you can stop any of these payments. Contact the Bank and request that the payment be stopped. Please allow at least three (3) business days before the payment is scheduled to be made for us to receive and process your request.

We will charge you a fee for each stop payment order you give. If you order us to stop one of

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the payments, three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. If the transfer is to your account, please notify the company, government agency, etc., directly to change your electronic fund transfer instructions.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where is it necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a consumer reporting agency or merchant; or
- In order to comply with government agency or court orders; or
- If you give us written permission; or
- As explained in the Bank's Privacy Disclosure

OUR LIABILITY:

If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages proximately caused thereby, subject to one or more of the following exceptions. We will NOT be liable, for instance if:

- Through no fault of ours, you do not have sufficient funds in your account to make the transfer.
- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite the reasonable precautions that we have taken.
- The transfer consists of money we are required by law to pay or hold for a third party.
- We have restricted or refused your transactions for security reasons. There may be other exceptions stated in our underlying Deposit Account Agreement with you.

SCHEDULE OF SERVICE FEES:

You will not be charged for the types of electronic fund transfers described above. Other fees, such as for stop payment orders, may apply to your account however. These are listed in our Schedule of Fees.

AMENDMENTS:

We may change or terminate this agreement at any time. We will mail you advance notice of the change at least twenty-one (21) calendar days before it takes place if the change is the charging of or increase of a fee, an increase in your liability, fewer ways you can use our EFT services or stricter limitations on EFT use. No prior notice is necessary if the change is for security reasons.

APPLICABLE LAW:

This disclosure is subject to all applicable provisions of Federal and Maine laws and regulations governing the Bank.

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Deposit Account Agreement

Before applying for an ableBanking online account ("Account"), you should carefully read this Deposit Account Agreement ("Agreement"), which will govern the terms of your Account and includes disclosures we are required by law to provide to you. If you agree with these terms and disclosures, please click "Accept" at the bottom of the page to continue. If you do not agree with these terms and disclosures, please click "Decline" to return to the ableBanking internet home page (www.ablebanking.com).

DEPOSIT ACCOUNT TERMS AND CONDITIONS

The words "we," "our," "us," and the "Bank" mean Northeast Bank, through its ableBanking Division, and the words "you" and "your" mean the Account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the Account.

IMPORTANT ACCOUNT OPENING INFORMATION

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Before opening an Account, we may ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask for photo identification or other identifying documents, and in some instances, we may use outside sources to confirm the information.

By opening and maintaining an Account with us, you agree to the terms and conditions of this Agreement. Except as otherwise required by law, we may in our sole discretion change the terms of this Agreement from time to time and at any time. When changes are made, we will update the Agreement on the ableBanking website. You will be notified if we revise, modify, or otherwise update this Agreement. Your continued use of your Account constitutes your agreement to be bound by the terms of any such amendment. You will receive a separate disclosure of rates, qualifying balances, and fees ("Truth in Savings Disclosure") and a disclosure covering fees and charges ("Fee Schedule"). Your Account is also subject to Federal and Maine state law, any applicable operating circulars or clearing house rules, and the rules and regulations of our supervisory authorities.

You authorize ableBanking (Northeast Bank) to make all inquiries deemed necessary to verify the accuracy of the information contained in your deposit account application. In addition, you authorize ableBanking (Northeast Bank) to verify your identity and employment, obtain credit and employment history, obtain other background information about you (including without limitation consumer reports from consumer credit reporting agencies) and to verify your criminal history, or lack thereof. ableBanking (Northeast Bank) may report information about your account history with ableBanking (Northeast Bank) to credit reporting agencies. As long as you have an account with ableBanking (Northeast Bank), you authorize ableBanking (Northeast Bank) to periodically make all inquiries deemed necessary to verify the continued accuracy of your information.

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ONLINE BANKING DISCLOSURE

We offer our Accounts online and in order to open an Account with us, you must agree to do business with us electronically using our online banking service ("Online Banking Service"). In addition, you agree to provide us with a valid and active electronic mail address where we may send you electronic communications.

Please note that you must have the following to access the Online Banking Service:

- Internet access
- An internet browser that supports 128-bit encryption and is on the list of supported browsers
- Adobe Acrobat Reader version 6.0 or higher

A full list of supported browsers can also be found within the FAQ section of the ableBanking website, www.ableBanking.com.

As part of the Account opening process, you will be required to make a deposit from an account at another bank (an "External Account") by using your account log in credentials for that External Account.

We are not responsible for any computer virus or related problems that you may encounter. We encourage our customers to routinely scan their computers using a reliable virus detection product to detect and remove any viruses.

TYPES OF ACCOUNTS

We offer the following types of Accounts:

Money Market Deposit Account and High Yield Savings Account: A Money Market Deposit Account and/or a High Yield Savings Account allows you to make deposits by check, or ACH transfer or wire transfer from an account in a financial institution that is chartered by the United States of America or any state thereof. You can make withdrawals by ACH transfer to an account at a financial institution that is chartered by the United States of America or a state therein, or by writing a check for those accounts opened prior to 4/1/2013. You may also transfer funds to other accounts you own with us.

Certificate of Deposit Account ("CD Account"): A CD Account allows you to make deposits by check, ACH transfer or wire transfer from an account in a financial institution that is chartered by the United States of America or a state thereof. With a CD Account, while a physical certificate is not issued, you will receive a funding letter with all the pertinent information about the certificate of deposit. If you withdraw funds before the end of the term, your CD Account is subject to a penalty as described in the Truth in Savings Disclosure.

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ACCOUNT OWNERSHIP

You agree that you are opening an Account with us for personal, family or household purposes, and not for business purposes.

INDIVIDUAL ACCOUNT

An individual account is an Account owned by only one person, who can deposit, transfer or withdraw funds. An individual Account does not create any survivorship rights for any other person.

JOINT ACCOUNT

A joint account is an Account owned by two or more persons. Each joint account owner individually has the right to provide us with instructions, make any decision, obtain any information or make any request associated with the Account, to the extent allowed by the terms and conditions governing the Account. If we provide notice to one joint account owner, all joint account owners are deemed to have received notice. Each joint account owner agrees to be jointly and severally (individually) liable for any Account shortage resulting from charges or overdrafts, whether caused by the joint account owner or another with access to the Account. Any such liability is due immediately and can be deducted directly from the Account balance whenever sufficient funds are available. Joint account owners do not have a right to defer payment of this liability, and each is liable regardless of whether only one person signed the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

When you open a joint account, it will be a joint account with right of survivorship. This will determine what happens to the account if an account owner dies. This means that if one person on the joint account dies, his or her share belongs equally to the other living people on the account.

DEPOSITS

You may make deposits by (i) transferring funds from an External Account at another bank that you have linked to our Online Banking Service, (ii) mailing a check to us at ableBanking P.O. Box 2606 Lewiston, ME 04241-2606 (iii) telephone transfers as described below, or (iv) ACH or wire transfers as described below. We do not accept deposits in cash, whether in U.S. or foreign currency.

We will attempt to collect for you all items deposited into your Account. We will usually make deposits available to you until collection is final for any items we accept for deposit (including items drawn on the Bank or its affiliates). However, we may delay or refuse to make these funds available to you if we believe, in our discretion, that your item will not be paid. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We will determine when final credit is received for any item. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.

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INTEREST CALCULATION

Interest begins to accrue in your Account on the business day that we receive credit for your electronic funds and all other non-cash deposits, including checks. Interest will be compounded and credited on a monthly basis. CD interest cycle will occur monthly based on open date of your account. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily periodic rate is calculated by dividing the interest rate by three hundred sixty-five (365) days, even in leap years. We may, at our sole discretion, change the interest rate on your Account(s) at any time and without notice or limit after your account is open, except that the interest rate on a CD Account will not be changed after funding and prior to maturity.

WITHDRAWALS AND TRANSFERS

You may withdraw or authorize electronic funds transfers to or from your Accounts. Transfers from your Accounts may be made to your other Accounts with us or to External Accounts at other banks that you have linked to your ableBanking Service. Subject to the restrictions set forth in this Agreement, any Account owner, acting alone, has authority to withdraw or transfer all or any part of the Account balance at any time.

This Agreement imposes limits on certain types of withdrawals and transfers you can make from a Money Market Deposit Account:

- Paper checks are not permitted on accounts opened on or after 04/01/2013. Use of paper checks ordered from another source will be returned; and Transfers from your Money Market Deposit and/or High Yield Savings Account to an External Account or to third parties by pre- authorized, automatic or telephone transfer are limited to $25,000.00 per day.

We may refuse any withdrawal or transfer request that you attempt by any method we do not specifically permit, or which is for an amount greater or less than any withdrawal limitations.

If we are presented with an item drawn against your Account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to a penalty. See your Truth in Savings Disclosure for early withdrawal penalties.

OVERDRAFT TRANSACTIONS

When a transaction is presented against your Account, and your Account either already does not have sufficient funds or the transaction would cause your Account to not have sufficient funds, you may be charged a paid item fee or returned item fee (see Fee Schedule) whether or not we honor the withdrawal request.

The fact that we may honor withdrawal requests that overdraw the available Account balance

does not obligate us to do so in the future.

ACH TRANSFERS

Subject to the terms of this Agreement, you may send or receive Automated Clearing House ("ACH ") transfers from your Account. Transfers between your Account and an External Account will be processed via ACH. These ACH transfers will be processed under the Operating Rules of the National Automated Clearing House Association ("NACHA") and you agree to comply with the NACHA rules. You agree that you will only attempt to use External Accounts that you own and are in your name. You agree that we may verify that you own the External Account by contacting the financial institution holding the External Account. We initiate a request to debit funds from your External Account on the business day or next business day after you request us to initiate the transfer. Funds are debited from your Account on the business day or next business day after you request us to initiate the transfer. We will use reasonable efforts to provide notice to you of any rejection of a transaction requested by you. However, we will not be liable for any loss or damage, including interest, in the event of our failure to give such notice. Additionally, we are not responsible for the actions of any other financial institution, including any failure of another financial institution to act in a timely manner in connection with a transaction.

We cannot guarantee the timely delivery or return of funds as a result of the actions of another financial institution, including failure of another financial institution to act in a timely manner.

TELEPHONE TRANSFERS

A telephone transfer of funds from your Account to another Account with us, if otherwise arranged for or permitted, may be made by the same person and under the same conditions generally applicable to withdrawals made in writing. Other Account transfer restrictions may be described elsewhere.

CLOSING AN ACCOUNT

You or we may close your Money Market Deposit Account and/or High Yield Savings at any time. In addition, Money Market Deposit Accounts and/or High Yield Savings Accounts will be closed automatically if we do not receive your Initial Deposit within thirty (30) days of the date on which your Money Market Deposit/and/or High Yield Savings Account is opened. If you close your Account and items are later presented against your account, we are not liable for any losses or damage that may result from dishonoring any items. If your Account is overdrawn when we close it, you agree to pay immediately all amounts you owe us. If you request to close your account, the balance in your Account will be returned via ACH to the External Account from which it was originally funded.

You may close your CD Account at maturity without penalty. Any other closure of your CD Account may be subject to an early withdrawal penalty (see Truth in Savings Disclosure). At closure of your CD Account, you will be paid interest to the date of closure and then any applicable early withdrawal penalty will be assessed. We may also close your CD Account at maturity without advance notice. In addition, your CD Account will be closed automatically if you have not funded your CD Account within sixty (60) days of the date on which your CD Account is opened. If your Account has a balance when we close it, we will return remaining

funds to you, less any applicable penalty, unless prohibited by applicable law. If you request to close your account, the balance in your Account will be returned via ACH to the External Account from which it was originally funded.

STATEMENTS

We make Money Market Account and High Yield Savings account statements available to you through the Online Banking System. You should review and balance your Account statements promptly after you receive them for any errors in the Account information. You must notify us of any unauthorized signatures, alterations, forgeries, transfers, or any other errors within sixty (60) days of your Account statement becoming available. Failure to notify us within this sixty (60) day period could result in you being unable to recover funds from unauthorized transactions, subject to applicable law. CD Account customers will receive electronic notification of maturity and renewal notices.

Customers must maintain an active online banking profile in order to ensure electronic notification is not disrupted.

DIRECT DEPOSITS

If, in connection with a direct deposit plan, we deposit any amount in an Account that should have been returned for any reason, you authorize us to deduct the amount from this Account or from any other Account you may have with us, without prior notice and at any time, except as prohibited by law. We reserve the right to also use any other legal remedy available to us to recover the amount owed.

SETOFF AND SECURITY INTEREST RIGHTS

By opening this Account you grant us a security interest in any and all of your Accounts with us for obligations owing to us by any owner. These obligations include both secured and unsecured debts and debts you owe individually or together with someone else. We may take or set off funds in any or all of your Accounts with us and with our parent, affiliates or subsidiaries for direct, indirect and acquired obligations that you owe us, our parent, affiliates and subsidiaries, including any balances as a result of not having sufficient funds available, regardless of the source of funds in an account. These rights are in addition to other rights we have to take or charge funds in your Account for obligations you owe us.

In the case of a joint account, we may exercise these rights against the joint account and all joint owners. These rights exist no matter who contributed funds to the joint account. Similarly, each joint owner agrees that we may use the money in their individual Accounts to satisfy obligations in their joint accounts. We may consider this Agreement as your consent to the Bank asserting its security interest or exercising its right of setoff should any laws governing your Account require your consent. If the law restricts our ability to take or setoff funds in your Account, or if some government payments are protected from attachment, levy or legal process, to the extent that you may do so by contract, you waive those conditions and limits and authorize us to apply funds in any or all of your Accounts with us, our parents, affiliates or subsidiaries to obligations you owe us.

Exercising these rights may result in early withdrawal penalties or may cause us to dishonor items should our action result in nonsufficient funds in your Account. You agree to hold us harmless from any claim arising as a result of our exercise of these rights.

AMENDMENTS

We reserve the right to change the terms of this Agreement or change the terms of your Account at any time, including the right to convert your existing accounts and services into new accounts and services. We will give you such notice of the change as we determine is appropriate, and as required by law. Any change, addition or deletion we may make to this Agreement will supersede all prior versions. If you do not agree with a change, you may close your Account(s) before the effective date of the change, addition or deletion.

ACCOUNT TRANSFER

Your Account(s) may not be transferred, pledged or assigned by you. We reserve the right to transfer or assign your Account(s), at our discretion, to another FDIC insured institution.

PROHIBITION ON FUNDING OF UNLAWFUL INTERNET GAMBLING

Restricted transactions (as defined in Federal Reserve Regulation GG (12 CFR Part 233)) are prohibited from being processed directly or indirectly through any Account or relationship maintained with us. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks or drafts are knowingly accepted by gambling businesses in connection with unlawful Internet gambling.

INDEMNIFICATION AND LIMITATION OF LIABILITY

You agree to indemnify and hold us harmless from any losses, damages, suits and expenses, of whatever kind, including reasonable attorneys' fees, which we incur as a result of relying upon instructions from you, or anyone purporting to be you, provided that we have complied with applicable security procedures. You agree to comply with applicable law and to not use your Account for illegal transactions or activity. Please note, your agreement to comply includes United States economic sanctions laws and regulations, including those issued by the Office of Foreign Assets Control of the U.S. Department of the Treasury and Executive Orders issued by the President of the United States.

You agree to reimburse us for all claims, costs, losses and damages (including collection fees) we incur with respect to occasions when you do not have sufficient funds in your Account or you have returned deposits on your Account. We are not liable to you for claims, costs, losses or damages caused by an event that is beyond our reasonable control (e.g., the acts or omissions of third parties, natural disaster, emergency conditions, government action, equipment or communications malfunction). We are not liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind.

We reserve the right to limit access to your Accounts and/or close your Accounts without prior notice to you. We do not bear liability for such actions.

Our liability for a claim is limited to the face value of the item or transaction, or the actual value of any funds not properly credited or debited. Any recovery you obtain from third parties or an

insurance company on a particular claim reduces the amount of obligations we have to you on that claim, and you must immediately notify us of such recovery.

This Indemnification and Limitation of Liability does not, in any case, reduce our liability to you as described in Part II, relating to electronic fund transfers.

FOR GRANDFATHERED ACCOUNTS OPENED PRIOR TO 04/01/2013

CHECK PROCESSING AND POSTING

We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your Account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the Account balance at the subsequent time will determine whether there are insufficient available funds.

You agree that we may pay checks or other items drawn upon your Account in any order determined by us and may change that order without prior notice to you, subject to the requirements of applicable law.

RESTRICTIVE LEGENDS

We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than $1,000.00." Further, we are not responsible for any losses, claims, damages or expenses that result from your expectation that we will honor these restrictions.

CHECK CASHING

We may charge a fee for anyone that does not have an Account with us who is cashing a check, draft or other instrument written on your Account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may

incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check Clearing for the 21st Century Act ("Check 21 Act"). Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

STOPPING PAYMENT

If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Call us at 1-888-426-2253, or write us at ableBanking P.O. Box 2606 Lewiston, ME 04241-2606, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. Please refer to our fee schedule for the Stop Payment fee amount.

OUR LIABILITY

If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Account to make the transfer.

- If the system was not working properly and you knew about the breakdown when you started the transfer.

- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite the reasonable precautions that we have taken.

- There may be other exceptions stated in our agreements with you.

SCHEDULE OF SERVICE FEES

You will not be charged for the types of electronic funds transfers described above. Other fees, such as for stop payment orders, may apply to your Account however. These are listed in our Fee Schedule.

CONFIDENTIALITY

We will disclose information to third parties about your Account or the transfers you make:

- Where it is necessary for completing transfers; or

- In order to verify the existence and condition of your Account for a third party, such as a consumer reporting agency or merchant; or

- In order to comply with government agency or court orders; or requirements

- If you give us written permission; or

- As explained in the Bank's Privacy Disclosure.

APPLICABLE LAW

This disclosure is subject to all applicable provisions of Federal and Maine laws and regulations governing the Bank. Changes in these laws and regulations may modify the terms and conditions of your account periodically. If any provision of this Agreement is declared to be invalid, unenforceable, or illegal, that part will not affect the validity of the other provisions.

able BANKING

TRUTH IN SAVINGS DISCLOSURE

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural, and the plural includes the singular.

High Yield Savings

The interest rate stated below is accurate as of the date printed. If you would like more current rate and yield information, please call us at 1-888-426-2253.

Rate Information: The Interest Rate for your account is 3.687% with an annual percentage yield of 3.75%.

To Open this account: You must deposit at least $2,500.00 to open this account. This account requires 50% of the opening deposit to be new money to ableBanking. New money is defined as money that is not on deposit with ableBanking.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time after account opening.

To Obtain the Annual Percentage Yield Disclosed: You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and crediting frequency: Interest will be compounded every (1) month and added back to principal every (1) month. Interest is compounded monthly on a 365 day basis and credited monthly.

Effect of Closing an Account: If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Non-Cash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks) into your account.

Fee information: Please refer to our Schedule of Fees for a full explanation of our fees.