Bay Bank
2555 Packerland Dr
PO Box 10855
Green Bay, WI 54307
920-490-7600

www.baybankgb.com

Electronic Fund Transfers

Electronic Fund Transfers: Your Rights and Responsibilities. Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- ***Preauthorized Credits.***
  You may make arrangements for certain direct deposits to be accepted into your checking or savings accounts.
- ***Preauthorized Payments.***
  You may make arrangements to pay certain recurring bills from your checking or savings accounts.
- ***Electronic Check Conversion.***
  You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- ***Electronic Returned Check Charge.***
  You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Card Transactions. You may access your account(s) by ATM using your ATM card to:

- deposit funds to checking or savings accounts
- withdraw cash from checking or savings accounts
- transfer funds from savings to checking
- transfer funds from checking to savings
- get balance information about checking or savings account(s)

Some of these services may not be available at all terminals.

©2026 Wolters Kluwer Financial Services, Inc.
All rights reserved.

The following limitation may apply:

- Get cash withdrawals from checking or savings accounts you may withdraw no more than $400.00 per day

Debit Card ATM Transactions. You may access your account(s) by ATM using your debit card to:

- deposit funds to checking or savings
- withdraw cash from checking or savings
- get balance information about checking or savings

Some of these services may not be available at all terminals.

Debit Card Transactions. You may access your checking account(s) by debit card to conduct transactions that participating merchants will accept. For example, you may:

- purchase goods (in person, online, or by phone)
- pay for services (in person, online, or by phone)
- get cash from a participating merchant or financial institution

You may also access your checking account(s) by entering your card information into one or more mobile digital wallet applications we support* through an eligible web-enabled cell phone (or other device) to conduct transactions that participating merchants will accept.

The application(s) we support are: Apple Pay, Google Wallet

* See your agreement with the application provider for any additional transfer limitations the digital wallet provider may have.

The following limitation may apply:

- You may not exceed more than $800.00 in transactions per day
- We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for the debit card transactions.

Currency Conversion and International Transactions. When you use your debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the issuer of the card used is not located in the transaction country. This means an international transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is an international transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Banking Transfers. You may access your accounts online at www.baybankgb.com using your computer or similar, compatible device having online access and using your user name, password, and multifactor authentication information, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from checking or savings to loan accounts with us
- make payments from checking to third parties through Bill Pay

  Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure. See your service agreement for details.

©2026 Wolters Kluwer Financial Services, Inc.
All rights reserved.

Bill Pay, Zelle®, and External Account to Account transfers are available through Online Banking.
Additional fees may apply for Bill Pay, Zelle®, and External Account to Account Transfers.

- get balance information about checking or savings account(s)

Please refer to fee schedule and account disclsoure for information about fees and/or limitations that may apply to these transfers.

Mobile Banking Transfer. You may access your accounts for mobile banking services using your smart phone or similar device (a mobile phone or similar device having computing features such as third-party application capability, internet access, and other features as described in our technical specifications, provided separately), our mobile banking application (provided separately), your user name and password and responses to multi-factor authentication questions.

You may use this service to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from checking or savings to loan accounts with us
- make payments from checking to third parties through Bill Pay, Additional Fees may apply.

  Some payments made by paper check will not be subject to this Electronic Fund Transfers disclosure. See your service agreement for details. Bill Pay, Zelle®, and External Account to Account transfers are available through Mobile Online Banking
  Additional fees may apply for Bill Pay, Zelle®, and External Account to Account Transfers.
  You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.
- get balance information about checking or savings accounts
- get withdrawal history about checking or savings accounts
- get deposit history about checking or savings accounts
- get transaction history about checking or savings accounts

Please refer to fee schedule and account disclsoure for information about fees and/or limitations that may apply to these transfers.

Zelle® Transfers. You may use Zelle® to access your account(s) by our online banking or mobile banking application to send or request funds.

- You may only make payments within the U.S.

Limits and Fees. Please refer to fee schedule and account disclsoure for additional information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Security Limitations. For security reasons, there are other limits on the number of transfers you can make using our terminals, point-of-sale transfer, and computer transaction services.

Documentation.

Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.

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:

- the person or company making the deposit will tell you every time they send us the money.

Periodic Statements. You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

©2026 Wolters Kluwer Financial Services, Inc.
All rights reserved.

Preauthorized Payments.

Right to Stop Payment and Procedure for Doing So.
If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We charge a standard fee for each stop payment.

Notice of Varying Amounts.
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 that you set.)

Liability for Failure to Stop Payment of Preauthorized Transfer.
If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability.

Liability for Failure to Make Transfers.
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:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

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

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. as described in our privacy policy disclosure, provided separately; or
5. if you give us written permission.

Unauthorized Transfers.

(a) Consumer Liability

Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

©2026 Wolters Kluwer Financial Services, Inc.
All rights reserved.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 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 will extend the time periods.

Additional Limits on Liability for Visa Debit Card.
Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa debit card. In the event these additional limits do not apply (e.g., if you have been negligent or engaged in fraud) the liability limits of Regulation E (described above) apply. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. (Visa is a registered trademark of Visa International Service Association.)

(b) Contact in Event of Unauthorized Transfer.
If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice. In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. 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.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the 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 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you 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.

If you have inquiries regarding your account or need more information, please contact us at:

Bay Bank
2555 Packerland Dr
PO Box 10855
Green Bay, WI 54307
BUSINESS DAYS: Monday through Friday
Holidays are not included.
PHONE: 920-490-7600

Additional Terms.

Disclosures Regarding Electronic "Wholesale Credit" Transactions Subject to Uniform Commercial Code Article 4A
Provisional Payment - Credit given by us to you with respect to an automated clearing house credit entry is provisional until

©2026 Wolters Kluwer Financial Services, Inc.
All rights reserved.

we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled toa refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry - Under the operating rules of the National Automated Clearing House Associated, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However we we will continue to notify you of the receipt of payments in the period statement we provide to you.

Choice of Law - We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided in the operating rules of the National Automated Clearing House Association, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

ATM & DEBIT CARD DISCLOSURE

SERVICES PROVIDED THROUGH USE OF ATM CARD OR DEBIT CARD

If you have received an electronic fund transfer card ("ATM card" or "Debit Card") from us you may use it for the type(s) of services noted below, and the following provisions are applicable.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the ATM card or debit card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM card or debit card for a transaction that would cause your account balance to go below zero, or to access any account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM card may only be used with your PIN. Certain transactions involving your debit card require the use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify BAY BANK immediately if your ATM card or debit card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM card or debit card or to write your PIN on your ATM card or debit card or on any other item kept with your ATM card or debit card. We have the right to refuse a transaction on your account when your ATM card or debit card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM card or debit card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN by calling the phone number on the PIN mailer within the first 60 days of having your card.

ATM Card vs Debit Card

All of Bay Bank's cards will state that they are debit cards but you may only use your card as a debit card if you have a checking account. If you only have a savings account you can only access the account at an ATM and it can not be used to make purchases from a merchant or online.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

©2026 Wolters Kluwer Financial Services, Inc.
All rights reserved.

Notice Of ATM/Night Deposit Facility User Precautions. As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM card to anyone.
- Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

©2026 Wolters Kluwer Financial Services, Inc.
All rights reserved.