



Appendix

Safe Deposit Box Lease Terms Material Changes Summary

| Section | October 15, 2021 version (current) | November 30, 2023 version (updated) |
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| Prohibited Contents | <p>You agree not to place any item in the Box that is illegal to possess under any federal, state or local law. In addition, you agree not to place in the Box any item that is inherently dangerous including, but not limited to:</p> <ul style="list-style-type: none"> • Guns, ammunition or other weapons, even if lawfully owned by you. • Liquids, hazardous waste materials, or corrosive or explosive materials. • Items that we believe may injure our employees, customers or premises or interfere with the operations of the safe deposit box area. <p>If we have reason to suspect you have placed any of these type of items in your Box, you agree we may provide information about the Box and turn over the Box contents to an appropriate law enforcement or governmental agency.</p> | <p>You agree not to place any item in the Box that is illegal to possess under any federal, state or local law. In addition, you agree not to place in the Box any item that is inherently dangerous including, but not limited to:</p> <ul style="list-style-type: none"> • Guns, ammunition or other weapons, even if lawfully owned by you. • Liquids, hazardous waste materials, or corrosive or explosive materials. • Items with excess weight and/or items that we believe may injure our employees, customers or premises or interfere with the operations of the safe deposit box area. <p>If we have reason to suspect you have placed any of these type of items in your Box, you agree we may provide information about the Box and turn over the Box contents to an appropriate law enforcement or governmental agency.</p> <p>Employees may decline to assist customers with handling Box(es) with</p> |

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| | | excess weight due to the possibility of injury. |
| Termination of Lease Agreement by Wells Fargo | <p>We may terminate the Lease Agreement if you do not pay the rent for the next term when it becomes due. If your rent becomes past due, we will provide you with a written notice of past due rent. If you fail to pay all Unpaid Sums after having been given notice, we will force open the Box, remove your contents, and store them pursuant to applicable law.</p> <p>If Wells Fargo determines in its sole discretion that health or safety risks exist, you agree that we may remove the contents from the Box and store them pursuant to applicable law with less than 30 days' written notice. In such event, we will attempt to provide notice to you prior to entry. If that is not possible, will provide notice to you within a reasonable time period.</p> <p>We may also terminate the Lease Agreement and close the Box at any time in our sole discretion by providing you, a co-lessee, agent or legal representative at least 30 days' prior written notice at the address of record for your Box. In that event, you agree (by the date specified in the notice) to remove the Box contents, return the Box keys and pay any Unpaid Sums. If you fail to remove the Box contents by the date specified in the notice, you agree we may force open the Box, remove the contents and store them pursuant to applicable law. You will not be</p> | <p>We may terminate the Lease Agreement if (a) you do not pay the rent for the next term when it becomes due and (b) you do not have another Active Banking Relationship with us ("Termination Conditions"). If your rent becomes past due, we will provide you with a written notice of past due rent. If you fail to pay all Unpaid Sums after having been given notice and the Termination Conditions are satisfied, we will force open the Box, remove your contents, and store them pursuant to applicable law. For this purpose, "Active Banking Relationship" means that you currently have at least one Wells Fargo checking, savings, or other bank account that is not deemed inactive. An account is deemed inactive if you have had no contact or activity with us regarding the account, and have had no transactions in the account, for a period of 36 months. An open mortgage, auto loan, credit card, or personal loan account with us that is in good standing is also considered to be an Active Banking Relationship.</p> <p>If Wells Fargo determines in its sole discretion that health or safety risks exist, you agree that we may remove the contents from the Box and store them pursuant to applicable law with less than 30 days' written notice. In such event, we will attempt to provide notice to you prior to entry. If that is not possible, will provide notice to you within a reasonable time period.</p> <p>We may also terminate the Lease Agreement and close the Box at</p> |

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| | <p>responsible for the rent after the termination of the Lease Agreement. If we terminate the Lease Agreement before expiration of a term, we will refund any unused rent.</p> | <p>any time in our sole discretion, even if the Termination Conditions are not met, by providing you, a co-lessee, agent or legal representative at least 30 days' prior written notice at the address of record for your Box. In that event, you agree (by the date specified in the notice) to remove the Box contents, return the Box keys and pay any Unpaid Sums. If you fail to remove the Box contents by the date specified in the notice, you agree we may force open the Box, remove the contents and store them pursuant to applicable law. You will not be responsible for the rent after the termination of the Lease Agreement. If we terminate the Lease Agreement before expiration of a term, we will refund any unused rent.</p> |
| <p>Time Limit Applicable to Your Claim</p> | <p>You agree not to commence a legal action against us more than one year after your cause of action accrues, unless a longer time period is required by the Governing Law.</p> | <p>You agree not to commence a legal process against us more than one year after your cause of action accrues unless a longer time period is required by the Governing Law. Legal process includes any levy, garnishment or attachment, tax levy or withholding order, injunction, restraining order, subpoena, search warrant, government agency request for information, forfeiture or seizure, and other legal process relating to your Box.</p> <p>We may accept and act on any legal process we believe to be valid regardless of how and where it is served, including if process is served in locations, states, or jurisdictions other than where the Box is located. We may, but are not required to, provide notice of legal process relating to your Box. We may comply with legal process even</p> |

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| | | <p>though it affects the interests of only one Box lessee or authorized signer. Regardless of any action we take, we are not waiving any rights of exemption you may have under any federal or state laws. You are responsible for invoking any exemption rights not otherwise asserted on your behalf.</p> <p>Any fees, expenses (including attorney's fees and expenses), or losses we incur as a result of responding to legal process related to your Box are your responsibility. We may charge these costs to any account you maintain with us.</p> |
| Boxes Leased to Non-Individual Entity | Each person signing the Lease Agreement on behalf of an entity (1) represents and warrants that they are duly authorized to execute the Lease Agreement, and (2) indemnifies and holds the Bank harmless from all claims, demands, judgments, and any other losses arising from our reliance on their representations and warranties | These Lease Terms are provided to the individuals with authority and control of the entity. Each person signing the Lease Agreement on behalf of an entity (1) represents and warrants that they are duly authorized to execute the Lease Agreement, and (2) indemnifies and holds the Bank harmless from all claims, demands, judgments, and any other losses arising from our reliance on their representations and warranties |
| How We Communicate with You Regarding the Box | You agree that we may contact you by phone, text, email, or mail on any matter regarding the Box. You agree to provide current contact information and only give us addresses, phone numbers and email addresses that belong to you. You agree to update us promptly if any of your address, phone numbers or email addresses change. Unless otherwise prohibited by law, we are permitted, but not required, to use any address, phone number or email address you provide us or our affiliates to contact you about your Box. | You agree that we may contact you by phone, text, email, or mail on any matter regarding the Box. You agree to provide current contact information and only give us addresses, phone numbers and email addresses that belong to you. You agree to promptly notify us of any change to your postal or email address. We may update your address in our records without a request from you if (1) we identify a need to rely on another address you have provided us or one of our affiliates; or (2) we receive an address change notice from the U.S. Postal Service or information from another party in the business |

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| | | of providing correct address details that does not match the address in our records for your Box. |
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