



# Business Account Addenda

## **Business Account Fee and Information Schedule Addenda**

*No current fee and information schedule addenda.*

## **Deposit Account Agreement Addenda**

- Funds Availability for Analyzed Business Accounts, Effective November 15, 2022
- Changes to Closing your account if the balance is zero, Effective November 1, 2022

# Deposit Account Agreement Addenda

These Addenda change the Deposit Account Agreement (“Agreement”). All terms defined in the Agreement will have the same meaning when used in these Addenda. If there is a conflict between these Addenda and the Agreement, these Addenda will control. Except as expressly amended by these Addenda, the Agreement remains in full force and effect.

## Funds Availability for Analyzed Business Accounts, Effective November 15, 2022

**In the section of the Agreement titled “Availability of Funds Policy,” under subsection titled “Your ability to withdraw funds,” the following is added:**

**Analyzed business accounts only:** The first \$400 of a business day’s check deposits to an analyzed account are not available to you on the day we receive the deposits. Check deposits to an analyzed account are generally available on the first business day after we receive your deposits.

## Changes to Closing your account if the balance is zero, Effective November 1, 2022

**In the section of the Agreement titled “Closing Accounts,” subsection titled “Closing your account if the balance is zero,” is deleted and replaced with the following:**

### Closing your account if the balance is zero

**Accounts with a zero balance will continue to be charged applicable fees** (like the monthly service fee) until you request to close your account. We may close an account with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.
- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

**END OF ADDENDA**