Addendum

to the Electronic Fund Transfers Disclosure & Agreement, v19

Effective 09/04/2025

Effective 09/04/2025 the following provision has been added:

Peer-to-Peer Payment Services:

If you initiate a peer-to-peer payment transfer, a fee may apply in accordance with our fee schedule. This fee is in addition to any charges that may be assessed by any peer-to-peer payment system, or other third-party service providers.



