



## Align Checking Account Truth in Savings Disclosure

This disclosure describes the terms, conditions, and rules governing your deposit account as of March 1, 2026.

### Account Overview

The Align Checking Account is a free personal checking account with a rewards program. When qualification requirements are met during a Monthly Statement Cycle, account holders may earn cash back on qualifying debit card purchases and receive reimbursements for qualifying nationwide ATM withdrawal fees. No minimum balance is required to earn or receive rewards.

### Purpose and Expected Use of Account

This account is intended to be the account holder's **primary personal checking account**, including for payroll deposits and routine day-to-day spending activities. Typical spending includes, but is not limited to grocery, gasoline, apparel, retail shopping, dining, sporting and entertainment transactions.

The debit card associated with this account is expected to be used regularly throughout each month and for purchase amounts to reflect a reasonable range of dollar values. The following activity is **Not** considered normal day-to-day spending behavior and may be deemed inappropriate for reward qualification:

- \* Multiple small debit card purchases conducted on the same day at a single merchant
- \* Numerous debit card purchases made within a condensed time period, particularly near the end of a Monthly Statement Cycle
- \* Transactions conducted primarily for the purpose of qualifying for rewards rather than for ordinary spending needs

***Such transactions may not count toward reward qualification.***

The Bank reserves the right to determine whether the account is being maintained for purposes other than day-to-day, personal use. This determination will be based on **transaction patterns over time and not on isolated or occasional transactions**. Account holders who repeatedly engage in calculated or limited debit card activity to meet qualification requirements may have their account converted to another checking account product or closed. The Bank also reserves the right to convert the account if it does not demonstrate consistent active use for two (2) consecutive Statement Cycles.

### Account Closure

We may close this account at any time, with proper notice. Closure of the account does not affect your obligation to pay any fees or charges incurred prior to termination. After closure, no deposits will be accepted and no checks will be paid.

If the account is closed:

- \* Any rewards not yet credited will be forfeited
- \* An official check for any remaining balance will be mailed to the account holder's address on record
- \* Any optional add-on products or services associated with this account will be terminated at the same time

### Qualification Requirements

To earn rewards during each Monthly Statement Cycle, **all** the following requirements must be met. All transactions and activities must be **posted and settled** to the Align Checking Account within the applicable cycle:

- At least one (1) Direct Deposit, ACH credit, or ACH payment transaction
- At least twelve (12) qualifying debit card purchases
- Enrollment in e-statements and agreement to receive statements electronically

Transactions and activities may take one or more business days to post and settle. **The date a transaction is authorized does not determine eligibility; only the date the transaction posts and settles to the account holder's account.**

### Transactions Not Eligible for Rewards

The following activities do **Not** count towards earning account rewards:

- \* ATM-processed transactions
- \* Transfers between accounts
- \* Debit cards purchases processed by merchants and received by the Bank as ATM transactions
- \* Non-retail payment transactions
- \* Purchases made with debit cards not issued by the Bank

If a merchant bundles multiple purchases and submits them as a single transaction, the transaction will count as **one (1)** debit card purchase for reward qualification purposes.

## **Definitions:**

**Statement Cycle:** The period for which Liberty National Bank provides a summary of financial activity and transactions that post and settle to the account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

**Banking Day:** Any day on which an office of the Bank is open to the public for carrying out substantially all its banking functions or for processing.

**Business Day:** Any calendar day other than Saturday, Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the following Monday is not a Business Day.

Specific cycle dates are available on our website or from a Bank Service Representative.

## **Reward Information:**

**Cash Back Rewards** - When qualification requirements are met during a Monthly Statement Cycle:

- \* \$5.00 cash back is earned when total qualifying debit card purchases equal \$100.00-\$199.99
- \* \$10.00 cash back is earned when total qualifying debit card purchases equal \$200.00 or greater

The maximum cash back reward is **\$10.00 per Monthly Statement Cycle**.

### **ATM Fee Reimbursements**

- \* Nationwide ATM withdrawal fees will be reimbursed up to an aggregate total of **\$12.00 per Monthly Statement Cycle**
- \* Reimbursements are based on transaction data received by the Bank; estimated fees may be used when the ATM fee is not separately identified.
- \* Reimbursement adjustments will be made only for fees charged by the ATM operator
- \* If an appropriate reimbursement is not received, the Bank will adjust the reimbursement upon receipt of the transaction receipt within sixty (60) calendar days of the withdrawal

**ATM fee reimbursements apply only to ATM transactions conducted through the Align Checking Account.**

### **Reward Credit Timing and Limitations**

- \* Cash back rewards and ATM fee reimbursements are credited to the account on the **last day of the current statement cycle**
- \* If qualification requirements are not met, no rewards or reimbursements will be issued
- \* Rewards of less than one cent cannot be distributed
- \* Account holders automatically qualify for rewards during the **first statement cycle, regardless of activity requirements**
- \* If the account is closed before rewards are credited, rewards are forfeited

Reward amounts, qualification requirements, and reimbursement limits may change at any time without notice. The Bank reserves the right to discontinue the rewards program at any time.

## **Additional Information:**

- \* A minimum opening deposit of \$100.00 is required
- \* No recurring monthly maintenance fees apply
- \* This account is for **personal, non-commercial use only**
- \* Enrollment in e-statements is required to qualify for rewards

Questions or disputes regarding rewards must be submitted within sixty (60) calendar days of the statement date on which the reward was credited or should have been credited.

Account approval, conditions, qualifications, limits, processing time frames, and additional restrictions apply. For further details, including reward calculations and cycle dates, contact a Bank Service Representative.

## **Cycle Date Information:**

Our Monthly Qualification Cycle dates are the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Align Checking Account with the Monthly Statement Cycle dates.

**Member FDIC**