



Ascent 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 Ascent Checking Account is a free variable rate personal checking account with a rewards program. When minimum qualification requirements are met during a Monthly Statement Cycle it rewards the account holders with interest and nationwide ATM withdrawal fee refunds. No minimum balance is required to earn or receive interest or 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

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

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting:

Interest will be compounded on a monthly basis. Interest will be credited to your Ascent Checking account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

"Business Day" means a calendar day other than a Saturday or a 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 next Monday is not a Business Day.

"Statement Cycle" means the period of time for which Liberty National Bank provides a summary of the financial activities and transactions that post and settle to the account holder's account. See our website or contact one of our Branch Service Representatives for specific Statement Cycle dates.

Balance Computation Method:

We use the daily balance method to calculate the interest on your Ascent Checking account. This method applies a periodic rate to the principal in the account each day for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.

Interest Rate & Annual Percentage Yield:

This is a variable rate account. The interest rate and annual percentage yield may change. The interest rate is determined at our discretion and we may change the interest rate on your account at any time, without any limitations, and without notice to you. Fees may reduce your earnings.

When your Ascent Checking account qualifications are met during a Monthly Statement Cycle daily balances up to and including \$35,000.00 in your Ascent Checking account earn an interest rate of 3.93% resulting in an Annual Percentage Yield (APY) of 4.00%; and daily balances over \$35,000.00 earn an interest rate of 0.10% on the portion of the daily balance over \$35,000.00, resulting in a range from 1.11% to 4.00% APY depending on the account's daily balance.

When Ascent Checking qualifications are **Not** met, ATM withdrawal fees are **Not** refunded and the interest rate earned on the entire daily balance in the account will be 0.10% resulting in an APY of 0.10%;

Qualification Information:

To earn your rewards during each Monthly Statement Cycle, **all** the following requirements must be met. All transactions and activities must be **posted and settled** to the Ascent Checking Account with 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

- * 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 Statement cycle dates are available on our website or from a Bank Service Representative.

Reward Information:

When your Ascent Checking account qualifications are met during a Monthly Statement Cycle, daily balances up to and including \$35,000.00 in your Ascent Checking account earn an interest rate of 3.93% resulting in an Annual Percentage Yield (APY) of 4.00%; and daily balances over \$35,000.00 earn an interest rate of 0.10% on the portion of the daily balance over \$35,000.00 resulting in a range from 1.11% to 4.00% APY depending on the account's daily balance.

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 Ascent Checking Account.

When your Ascent Checking qualifications are **Not** met, the interest rate earned on the account's entire daily balance will be 0.10% resulting in an annual percentage yield of 0.10% and ATM withdrawal fees are **Not** refunded.

Interest will be credited to your Ascent Checking account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$35,000.00 + \$100,000 in your Ascent Checking account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened. Rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments and other requirements apply. \$100.00 minimum deposit is required to open the account. Monthly Direct Deposit or ACH Credit or ACH Payment Transaction, eStatements, specified debit card purchases are conditions of this account. Enrollment in e-statements is required to meet the account's qualifications. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our Bank Service Representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. 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.

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 Ascent Checking account with the Monthly Statement Cycle dates.

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