

¹With BBank Overdraft AssistSM, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day OR if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 PM ET [8 PM PT] to make a deposit or transfer). BBank Overdraft Assist does not require enrollment and comes with eligible BBank checking accounts.

²BBank Total Checking has no Monthly Service Fee when you do at least one of the following each statement period:
Option #1: Have electronic deposits made into this account totaling \$500 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa[®] or Mastercard[®] network; OR, Option #2: Keep a balance at the beginning of each day of \$1,500 or more in your checking account; OR, Option #3: Keep an average beginning day balance of \$5,000 or more in any combination of this account and linked qualifying BBank checking, savings and other balances. Otherwise a \$12 Monthly Service Fee will apply. New and converted accounts will not be charged a Monthly Service Fee for at least the first two statement periods. After that, the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable).

³We will decline or return transactions when you do not have enough money in your account to cover the charge. However, you could still end up with a negative balance if, for example, a transaction is approved for one amount, but then the actual charge is more than what you have in your account (like when you add a tip at a restaurant after the transaction for the meal was already approved). Even if you have a negative balance, we will not charge you an overdraft fee.

⁴For BBank Secure CheckingsSM only: Early direct deposit is a service that comes with your BBank Secure Checking account in which we credit your eligible direct deposit transaction up to two business days early. You must set up direct deposit to your account. The timing of when these transactions will be credited is based on when the payer submits the information to us. This means when these transactions are credited could vary and you may not receive your funds early. Eligible transactions are certain ACH credit transactions such as payroll, government benefits or similar transactions.

⁵Service Fee: BBank Secure Checking has no Monthly Service Fee when you have electronic deposits made into this account totaling \$250 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa[®] or Mastercard[®] network. Otherwise a \$4.95 Monthly Service Fee will apply. New and converted accounts will not be charged a Monthly Service Fee for at least the first two statement periods. After that, the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable).

⁶Surcharge Fees from the ATM owner/network still apply. A Foreign Exchange Rate Adjustment Fee from BBank may apply for ATM withdrawals in a currency other than U.S. dollars.

⁷Service Fee: BBank Premier Plus Checking has no Monthly Service Fee when you do at least one of the following each statement period: Option #1: Keep an average beginning day balance of \$15,000 or more in any combination of this account and linked qualifying checking, savings and other balances; OR Option #2: Have a linked qualifying BBank first mortgage enrolled in automatic payments from your BBank account. Your qualifying mortgage must be linked and enrolled in automatic payments on the business day before the end of your statement period. Payments you set up through Online Bill Pay will not be included. Qualifying mortgage accounts include BBank first mortgage accounts (with servicing retained by BBank) that are in good standing; OR Option #3: You're a current servicemember or veteran of the U.S. Armed Forces with a qualifying military ID. Otherwise a \$25 Monthly Service Fee will apply. New and converted accounts will not be charged a Monthly Service Fee for at least the first two statement periods. After that the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable).