

Montgomery Cash Back

Addendum to Truth in Savings Disclosures

Account Overview:

Montgomery Cash Back: A variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based and credit/signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post to and settle to your Montgomery Cash Back account during each Monthly Qualification Cycle:

- **Have at least 12 point-of-sale Montgomery Bank MasterCard debit card purchases post and settle**
- **Have at least 1 automatic payment (ACH) or direct deposit post and settle**
- **Maintain a valid email address, be enrolled in electronic banking, and receive e-statement (monthly bank statements via the Internet)**

Enrollment in online banking and in electronic statements is required to meet certain qualifiers. Please contact us for details on how to enroll in these free services or visit www.montgomerybank.com.

Please note that transactions MUST post to and settle to your account during the monthly qualification cycle. They may not be in a pending state to count as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post to and settle to an account. Excess transactions will not roll over to the next cycle.

Product is limited to one Montgomery Cash Back Checking account per individual (tax identification number).

If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$6.00 per month.

ATM fee reimbursements will be credited to your account on the last day of your statement cycle. If you believe that you have not been reimbursed the correct amount, please contact us within 30 days of the end of the statement cycle in question.

Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

Reward Information:

When Montgomery Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive **4%** cash back on PIN-based and credit/signature-based debit card purchases that post to and settle to the account during that qualification cycle period. A maximum of **\$8** cash back payments may be received per Monthly Qualification Cycle.

If you have met your qualifications for the month, we will reimburse you for domestic ATM fees up to \$6.00 per month.

When your Montgomery Cash Back account qualifications are **not met**, **no** cash back payments are made and ATM withdrawal fees are **not** refunded.

Cash back payments and domestic ATM withdrawal fee reimbursements will be credited to your Montgomery Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change at any time after account is opened 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. **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 (meaning, the rewards will **not** be credited to the account).

Monthly Qualification Cycle and Monthly Statement Cycle Explanation

“Monthly Qualification Cycle” means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the close of the current statement cycle. Your account will be automatically qualified on that one day prior to the first day of the current statement cycle. “Monthly Statement Cycle” is the cycle that is used for generation of your bank statement. Your monthly statement cycle typically begins on the 29th day of each month and runs through the 28th day of the following month. If the statement cycle closing date (28th) falls on a holiday or a weekend, the statement cycle closing date will be the previous banking day. The statement cycle closing date is the date each month that applicable cash back reward is credited to the account. For a current schedule of Monthly Qualification Cycles and Monthly Statement Cycles, please request this information from your local branch, or visit our website at www.montgomerybank.com. This information will be updated annually.

Miscellaneous Fees

Account is subject to additional fees as disclosed on the Bank’s Miscellaneous Fee Schedule.

Paper Statement Fee: \$3 per statement cycle (active enrollment in e-statement will avoid this fee)