



DEPOSIT ACCOUNT TERMS AND CONDITIONS DISCLOSURE

This document, along with any other documents we give you pertaining to your account, hereafter referred to as "Account" is a contract that establishes rules that control your deposit Account(s) with us. Please read this carefully. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included with this document. If you sign a signature card, open an Account, or continue to use your Account after receipt of this document, you agree to these rules. If you have any questions, please contact us.

State and federal law regulates much of our relationship with our deposit customers. This includes the law relating to negotiable instruments, the law regarding electronic funds transfer, the law regarding the availability of deposited funds, the law regulating the methods of transferring property upon death and the rights of surviving spouses and dependents, and the law pertaining to estate and other succession taxes. The body of state and federal law that governs our relationship with you is too large and complex to be reproduced here.

The purpose of this disclosure is to:

- (1) summarize the rules and laws applicable to the more common transactions;
- (2) establish rules to govern transactions or circumstances, which the law does not regulate, and
- (3) establish rules for certain events or transactions that the law already regulates but permits variation by agreement.

We may permit some variations from the standard agreement, but any such variations must be agreed to in writing, either on our signature card for the Account or in some other written form. As used in this document, the words "we", "our" and "us" mean the financial institution and the words "you" and "your" mean the Account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the Account. The headings in this disclosure are for your convenience or reference only, and will not govern the interpretation of the provision. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so that the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an Account, has a present right subject to a request, to payment from the Account other than as an agent. A beneficiary of a P.O.D. Account is a party only after the Account becomes payable to them by reason of their surviving the original owner/payee. A minor may be a party to an Account subject to withdrawal restrictions of state law. Unless the context indicates otherwise, "party" includes a guardian, conservator, personal representative, or assignee, including an attaching creditor of the party. If any provision of this document is found unenforceable according to its terms, all remaining provisions will continue in force and effect. Each of you signing the signature card for a deposit Account acknowledge receipt of this agreement, and agree to the terms set forth in the agreement, as amended from time to time.

GOVERNING LAW - This agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the state in which we are located and where you opened your Account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the agreement and any applicable law, regulation, or rule, the terms of the agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement.

LIABILITY - You agree, for yourself (and for the person or entity you represent if you sign as a representative of another) to the terms of this Account and the schedule of charges that may be imposed. You authorize us to deduct these charges as accrued directly from the Account balance. You also agree to pay additional reasonable charges we may impose for services you request which may not be covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any Account deficit without limitation resulting from charges or overdrafts, whether caused by you or another with access to this Account. This liability is due immediately, and can be deducted directly from the Account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. This liability includes any costs we may incur to collect the deficit, including to the extent permitted by law, our reasonable attorney fees and court costs. In the event either party brings a legal action to enforce this agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

LIABILITY - Financial Institution - You agree that if we do not properly complete a transaction according to the Agreement, we will not be liable in any event for losses or damages in excess of the amount of the transaction, and we will not be liable if circumstances beyond our control prevent the transaction, or the funds in your Account are or may be subject to legal process or other claim. In no event will we be liable for consequential damages. In receiving items from you for withdrawal or deposit, we act only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. We reserve the right to refuse any item for deposit or to reverse credit for any deposited items or to charge your Account for items should they become lost in the collection process.

ACCOUNT OWNERSHIP AND DESIGNATION

These rules apply to your Account depending on the form of ownership and beneficiary designation, if any, specified on the Account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom the Account funds should be paid.

Individual Account - is owned by one person. Only the owner of an Individual Account may write checks against the Account or withdraw funds.

Joint Account - is owned by two or more persons. Each Joint Account holder, without the consent of any other Account holder, may, and hereby is authorized by every other Joint Account holder, to make any transaction permitted under the Agreement, including without limitation, (1) to withdraw all or any part of the Account funds, (2) to pledge the Account funds as collateral to us for any obligation, whether that of one or more Account holders or of a third party, (3) to endorse and deposit checks and other items payable to any Joint Account holder, (4) to give stop payment orders on any check or item, whether drawn by that Account holder or not, and (5) to close the Account, with the disbursement of Account proceeds as instructed by the Joint Account holder. Each Joint Account holder is authorized to act for the other Account holder(s) and we may accept orders and instructions regarding the Account from any Joint Account holder. If we believe there to be a dispute between Joint Account holders or we receive inconsistent instructions from the Account holders, we may suspend or close the Account, follow a court order to act, and/or require that all Joint Accounts holders agree in writing to any transaction concerning the Account. Your obligations under the agreement are joint and several. This means that each Joint Account holder is fully and personally obligated under the terms of the agreement, including liability for overdrafts and debit balances as set forth above, irrespective of which Joint Account holder benefited from the withdrawal. If you establish a Joint Account without the signature of the other Joint Account holder(s), you agree to hold us harmless for our reliance upon your designation of the other joint Account holder(s) listed on our documents. Further, the Account is subject to the Right of Setoff for debts owed by either party.

Joint Account - With Survivorship (Not As Tenants In Common) - is owned by two or more persons. Each of you as joint tenants intends that upon your death, the balance in the Account (subject to any previous pledge to which we have consented) will belong to the survivor(s). If two or more of you survive, you will own the balance in the Account as Joint Tenants with Survivorship and not as Tenants in Common.

Joint Account - Without Survivorship (As Tenants in Common) - is owned by two or more persons, but none of you intend (merely by opening this Account) to create any Right of Survivorship in any other person(s). If the Account is a Joint Account without the Right of Survivorship, upon the death of one party, that person's proportionate ownership interest will pass to the estate of the deceased Account holder. We encourage you to agree and tell us in writing, the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Marital Account - is an Account established without the Right of Survivorship by two parties who claim to be husband and wife and is payable on request to either or both parties. If your Account is a Marital Account, the funds in your Account belong, during the lifetime of both parties, to the parties without regard to the proportion of their respective contributions to the sums on deposit or to the number of signatures required for payment. A party to a Marital Account may name one or more payable upon death (P.O.D.) beneficiaries for that party's interest. Upon the death of either party, fifty (50) percent of the sums on deposit are owned by the survivor and fifty (50) percent are owned by decedent's estate unless there are P.O.D. beneficiaries named by the deceased party. The financial institution is not liable for any amount withdrawn by a party who falsely claims to be the decedent's spouse.

Marital Account with POD Beneficiary - Upon the death of either party, 50% of the funds on deposit are owned by the survivor and 50% are owned by the POD beneficiary named by the deceased party. If the party names two or more beneficiaries, and they survive the death of the party, they shall equally share the 50% they own, without

survivorship. The person(s) creating this Account reserves the right to (1) change beneficiaries, (2) change Account types, and (3) withdraw all or part of the deposit at any time.

Revocable Trust or Pay-On-Death Account (P.O.D.) – Formerly known as the Totten Trust Account, a P.O.D. Account is an informal trust Account, reflected on the records of the bank, but without a formal trust agreement where the Account is owned by the trustee(s). As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, add or change a P.O.D. designation on the Account. If two or more of you create such an Account, you own the Account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the Account are deceased, and (2) the beneficiary(ies) survives the owner. If two or more beneficiaries are named and survive the death of all persons creating the Account, such beneficiaries will own this Account in equal shares, without the Right of Survivorship. If there is no surviving beneficiary upon the death of the last trustee, state law will determine ownership of the remaining funds in the Account. The person(s) creating this type of Account reserves the right to (1) change beneficiaries, (2) change Account types, and (3) withdraw all or part of the deposit at any time.

Trust Account with Formal Trust Agreement - is an Account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. Upon our request, the trustee(s) will supply to us a copy of any trust agreement covering the Account. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the trustee(s). The trustee(s) and/or any person opening the Account, in their individual capacity and jointly and severally, agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees we may suffer or incur arising out of any action or claim by any beneficiary or other trustee with respect to the authority or actions taken by the trustee(s) in handling or dealing with the Account.

Power of Attorney (POA) – is the authority to act on behalf of an Account holder. The person executing a Power of Attorney will be referred to as the principal and the person acting for the principal as the agent. We may refuse to comply with a Power of Attorney for reasonable cause or until we receive an affidavit from the agent stating that the Power of Attorney presented is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the relevant powers of the agent have not been altered or revoked. Power of Attorney ceases on death of the principal.

Corporate, Partnership and Other Organization Account – is an Account not owned by a natural person. The Bank will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any Account in the name of a legal entity, such as a Partnership, Corporation, or other Organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization. If the Bank receives conflicting instructions or a dispute arises as to authorization on the Account, you agree we may place a hold on the Account until such conflict or dispute is resolved. We will not be held liable for any dishonored items as a result of the hold. Earnings in the form of interest, dividends or credits will be paid only on collected funds, unless otherwise provided by law or our policy.

Agency Account - is an Account into which funds may be deposited or withdrawn by an agent for the benefit of the owner of the Account. An Agency Account may be combined with one of the other types of Account ownership. An authorized agent is a person who, by the terms of the Account, has a present right, subject to request, to payment from the Account on behalf of all parties to the Account. You do not intend to give any ownership rights in the Account by designating an authorized agent. An Agent designation is revocable at any time by notifying the Bank in writing.

Fiduciary Account – is an Account opened for the benefit of another, where the beneficiary has no withdrawal rights. With respect to all Fiduciary Accounts, including but not limited to Estate Accounts, Guardianship Accounts, and other Accounts described herein, we reserve the right to require such documentation and authorization as we may deem necessary or appropriate to satisfy that the person(s) requesting or directing the withdrawal or transfer of funds held in an Account have the authority to do so. This applies at Account opening and at all times thereafter.

Uniform Transfer to Minors – is an Account where funds are transferred to a Minor following the laws of the state where the Account is opened. If you have established an Account as a Custodian for a Minor beneficiary under the state's Uniform Transfer to Minors Act, your rights and duties are governed by the Act. You will not be allowed to pledge the Account as collateral for any loan. Deposits into the Account will be held by the bank for the benefit of the Minor. **Only one custodian and one minor may be established per Account.** The Custodian and/or any person opening the Account for the benefit of a Minor agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability or exposure including reasonable attorney fees we may suffer or incur arising out of any claim or action by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in their handling of the Account.

NEW ACCOUNT - From time to time, we may offer or you may open a variety of deposit Accounts. Each such Account is subject to the general terms and conditions and any specific terms and conditions relating to that type of Account that may be set forth in the agreement. If you open multiple Accounts, you may receive information for each Account, but this agreement will cover all your Accounts with us. Each of you will be jointly and severally liable to us for deficit balances in the Account, including without limitation, Overdrafts and Account charges, and jointly and severally promise to pay, upon demand, any and all deficit balances, all fees and charges, and our reasonable attorneys' fees and costs and expenses of collection, including but not limited to those incurred at trial and on any appeal.

ACCOUNT AGREEMENT – Signing the Signature card evidences your agreement with this Terms and Conditions disclosure. We may revise the Account Terms and Conditions from time to time. This Terms and Conditions disclosure takes the place of any other disclosure you may have received from us prior to this date and the terms disclosed here are in addition to the terms disclosed on the Account Signature card. You also agree that the account will not be used for any illegal purpose. Violations of law or regulation will result in closure of the account.

ACCOUNT AMENDMENT – You agree that the Terms and Conditions of the Agreement including without limitation, all rates, fees, and charges, may be amended by us from time to time. We will notify you of amendments as required by applicable law. Notices will be sent to the most recent address shown on our records for your Account. Only one notice will be given in the case of Joint Account holders. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Your continued use of the Account evidences your agreement to any amendment.

ACCOUNT RECORDS – **All deposits are subject to verification.** The balance or transaction amount shown on any receipt you receive may be checked against our records. If there is an error, it will be corrected and you will be notified. Our records will prevail if there is a difference between the amount shown on your receipt and our bank records.

ACCOUNT RESTRICTION - We may refuse to pay an item or allow a withdrawal if there is a dispute about the Account (unless a court has ordered us to allow the withdrawal), the Account is garnished or attached, the Account has been pledged as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you fail to repay an obligation to us on time.

ACCOUNT RESTRICTION – COMMERCIAL (BUSINESS) ACCOUNT - The Unlawful Gambling Enforcement Act of 2006 prohibits use of your bank account for placing, receiving, or transmitting a bet or wager via the Internet. It also requires banks to notify our customers that Internet Gambling is illegal and that banks are required to block or reject such transactions. This prohibition addresses **commercial accounts that may process internet gambling transactions.** Your continued use of your commercial account evidences your agreement with the prohibition. Such transactions may be rejected or blocked or the account may be closed.

ACCOUNT TERMINATION – You may close any of your Accounts by notifying us in writing. We may require you to close an Account if there is a change in signers, forgery, or fraud on your Account. After the Account is closed, we have no further obligation to accept deposits or pay outstanding checks. We may close this Account with or without cause or notice to you at any time, and remit the Account balance to you personally or by mail. You are responsible for any fees, charges, or penalties and for the amount of any checks in process at the time your Account is closed. On a joint or multiple owner Account, notice from us to any one of you is notice to all of you. You agree that in instances of Account abuse or to prevent a loss, notice is given by us if mailed immediately after the Account is closed. We may consider your Account closed after 182 days of non-activity on the Account. When an interest bearing Account is closed, there may be accrued interest that has not been credited to the Account. In that case, we will pay you the interest unless we have told you otherwise. Further, for security reasons, we may require you to close your Account and to open a new Account if (a) there is a change in authorized signers, (b) there has been forgery or fraud reported or committed involving your Account, (c) any Account checks are lost or stolen, (d) you have too many transfers from your Account, (e) any other provision of our agreement with you is violated. The termination of this agreement and closing of an Account will not release you from any other obligations, such as NSF balances or Account fees owed.

ACCOUNT TRANSFERABILITY – This Account may not be transferred or assigned without our prior written consent. We must approve any pledge of the Account and any such pledge remains subject to any right we have under the Agreement and applicable state and federal law. If ownership is proposed to be transferred, we may require the Account be closed and a new Account opened in the name of the transferee or pledgee.

ACH DEBIT OR CREDIT – See **ACH (Automated Clearinghouse)** entries under **ELECTRONIC FUND TRANSFER** section.

BUSINESS DAY - Every day is a Business Day except Saturday, Sunday, and federal holidays.

CHANGE OF NAME, ADDRESS, OR STATUS – You agree to notify us promptly, and in writing, of any change of name, address, or status. Any account holder or person authorized to sign on an Account is required to notify us in writing if any account holder or other person authorized to sign on an Account dies or is declared incompetent by a court. We are required to attempt to communicate with you using only the most recent information provided by you. We will retain any mail returned to us as undeliverable for a period of 30 days and may, after that time, destroy such mail.

CHECK CASHING – You agree that we may refuse to cash a check (including but not limited to a substitute check) drawn on your Account that is presented for payment by a payee or endorsee who is not a customer of ours. You also agree that we will not be responsible if we pay an item which has been forged, altered, or counterfeited in a way that a reasonable person could not detect, regardless by what means including but not limited to electronic or photo static copying.

CHECK PRINTING - We will not be responsible for losses you may incur due to improper printing on checks, deposit slips, or withdrawal forms not obtained through or approved by us. Check printing fees will vary with style of check and quantity ordered.

CHECK PROCESSING - In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and at our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems.

CHECK COPY RETENTION – Check copy retention is automatically provided on all Southport Bank Checking Accounts by retaining images of items clearing your account. Original checks will not be returned to you with your statement. Please see section titled **SUBSTITUTE CHECKS AND YOUR RIGHTS** for further information. If you request to have check images returned to you with your statement, a monthly fee will be assessed. Please refer to our [Schedule of Fees](#) for specific fees.

CHECKING ACCOUNT – A checking account may be accessed by check, ATM/debit card, ACH debits, online banking, mobile banking, bill payment, and in person transactions at any of our branch locations. Generally, these transactions presented on a business day are paid in the following order: check cashed at our branch, Southport Bank bill pay debit, ATM/Debit card, ACH debit, followed by checks presented against the account. Multiple checks presented the same day are paid in numerical order, smallest to largest if sufficient funds are available. See sections on **NON-SUFFICIENT FUNDS** for further information.

COLLECTION OF DEPOSITED ITEM – If we permit you to withdraw funds from your Account before final settlement is made, and the final settlement is not made, we have the right to charge your Account or receive a refund from you for the amount plus any fees due.

CONFIDENTIALITY - We may disclose information to third parties about your Account or the transactions and transfers you make:

- where it is necessary for completing transfers or tracing transactions;
- in order to verify the existence and condition of your Account for a third party, such as a credit bureau, merchant, or other financial institution;
- in order to comply with government agency request, court order, subpoena, or other legal process; or
- if you give us written permission.

See our [Privacy Disclosure](#) for further information.

CREDIT VERIFICATION – You authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purpose of considering your application for an Account, reviewing or collecting an Account opened for you, or for any other legitimate business purpose. You authorize us to disclose information about your Account(s) to a credit reporting agency if your Account is closed due to Account abuse.

CUSTOMER IDENTIFICATION PROGRAM - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies *each person* who opens an account. What this means for you: When you open an account, including applying for a loan, we will ask for your name, address, date of birth and other information that will allow us to identify you, such as your social security number. We will also ask to see your driver's license or other identifying documents and maintain the identifying information for our records.

DEPOSITS – We will give only provisional credit until collection is final for any items, other than cash, that we accept for deposit, including items drawn “on us”. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on the date of final collection in US dollars. We are not responsible for the account crediting of deposits initiated by mail or using the outside depository until we actually record them. We will record deposits received by mail or use of the night depository as received on the next Business Day that we are open. We reserve the right to refuse to accept deposits or specific items for deposit, including those that may have more than one endorsement. See our [FUNDS AVAILABILITY DISCLOSURE](#) section for additional information.

DIRECT DEPOSIT – If, in connection with a direct deposit plan, we deposit any amount in this Account that should be returned to the Federal Government for any reason, you authorize us to do so. We may deduct the amount of our liability to the Federal Government from this Account or from any other Account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

DORMANT ACCOUNT – If you have not made a deposit to or a withdrawal from your Account for an extended period of time and we have been unable to contact you, you will be charged a monthly Dormant Account fee, as allowed by state law. A Checking Account will become dormant after twelve months of inactivity and a Savings Account after two years of inactivity. You agree that we are relieved of liability if your Account balance is escheated to the state in accordance with state law.

ENDORSEMENT – You authorize us to accept transfers, checks, and other items for deposit into your Account if they are made payable to, or to the order of, any one or more of you whether or not they are endorsed by you. All checks and other items deposited to your Account should be endorsed by each payee, payable to the order of the bank, followed by your signature and the Account number. You authorize us to supply missing endorsements and you warrant that all endorsements are genuine. While we may accept non-conforming endorsements, you will be responsible for any loss incurred by us due to the delay in processing or returning the item for payment.

FEES, SERVICE CHARGES, AND BALANCE REQUIREMENTS – Subject to applicable law, you agree to pay us and are responsible for any fees, charges, or balance/deposit requirements that may affect your Account, or for other services provided by us. You agree that we may change the fees and charges from time to time and authorize us to charge your Account whether or not the charge may result in an overdraft of your Account. We will notify you of changes, to the extent required by law.

FINAL PAYMENT – All non-cash items deposited into your Account are posted subject to our receipt of final payment by the payor bank. Upon receipt of final payment, the item becomes a collected item. If final payment is not received or if any item you have deposited or cashed is charged back for any reason, you authorize us to charge any of your Accounts, without prior notice and at any time, for the amount of the returned item, any fees incurred, and any interest paid on that item. We reserve the right to refuse to accept any item for deposit into your Account. If an item deposited to your Account has been paid by the depository institution on which it is drawn and that depository institution later returns the item to us claiming that it was altered, forged, unauthorized, over-encoded, or should not have been paid for any other reason, we may withhold the amount of the item from your Account until the claim is finally resolved.

INTEREST - If your Account earns interest, the following information may apply:

- (a) **Payment of Interest:** We will pay interest at the annual rate specified on the [Truth In Savings Disclosure](#), which does not reflect compounding (“Interest Rate”). The disclosure also sets forth the frequency of interest payments, the frequency of any compounding and crediting, the interest accrual basis, the balance on which interest will be paid, and any minimum balance requirements.
- (b) **Average Daily Balance:** As used in this agreement, the “average daily balance” method means “the application of a periodic rate to the average daily balance in the Account for the period, determined by adding the full amount of principal in the Account for each day of the period and dividing that figure by the number of days in the period”.
- (c) **Daily Balance:** As used in this agreement, the “daily balance” method means “the application of a daily periodic rate to the full amount of principal in the Account each day”.
- (d) **Minimum Balance Requirements:** The [Truth In Savings Disclosure](#) may specify a minimum balance that you are required to maintain in your Account. If the minimum balance is not maintained during a specific period, we, at our option, may not pay interest on your Account and/or may charge a fee for that period. You should review any minimum balance requirements on the [Truth in Savings Disclosure](#).
- (e) **Initial Interest Rate:** The initial interest rate is the current annual rate of interest that we will pay on a specified balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.).
- (f) **Interest Compounding and Crediting:** The [Truth In Savings Disclosure](#) will indicate the interest compounding and crediting frequency for your Account (if any). Compounding generally means that interest is being accrued on earned interest. Interest may be compounded more frequently than interest is credited to your Account.
- (g) **Interest Accrual:** Interest that has been calculated, but not yet credited to the Account.

LEGAL PROCESS LIABILITY – If you or your Account becomes involved in any legal proceedings, your use of the Account may be restricted. We shall not be liable to you for honoring garnishments, levies, or other legal process received by or served upon us which, in our opinion, apply or may apply to your Accounts. Notice of such

process will be provided to you only when required by law. Any such process is subject to our security interest and right of set-off. You agree to be liable to us, to the extent permitted by law, for any loss, costs, or expenses we may incur as a result of any dispute or legal proceedings involving your Account. You authorize us to deduct any such loss, costs, or expenses from your Accounts without prior notice to you or to bill you separately. If you litigate a check fraud loss with the bank and lose, you agree to pay the banks' attorney fees, costs, and expenses regarding the claim. Refer to our [Schedule of Fees](#) for any fees that may apply.

NON-SUFFICIENT FUNDS – Negative Balance Account - If your Account lacks sufficient collected funds to pay a check, pre-authorized debit, or transfer presented for payment, we may return the item for non-sufficient funds and assess a fee. Each Joint Account holder agrees to equal responsibility with the other account holder for checks or debits withdrawn from their Account, even if they did not sign the check or authorize the debit. The fact that we may honor withdrawal requests that overdraw the available Account balance does not obligate us to do so at a later date. Overdraft fees will apply to overdrafts "created by check, in-person withdrawal, automated bill payment or other electronic means," as applicable. Refer to the [Schedule of Fees for specific fees associated with overdraft items and overdrawn Accounts](#).

NON-SUFFICIENT FUNDS –Overdrafts - We do not have to allow you to make a withdrawal or process a transaction from your Account if you do not have sufficient available funds in the Account to cover the full amount of the transaction, including transactions initiated by check, processed by check conversions, ACH debits, or other automatic transfers. If there are available funds to cover some, but not all of the withdrawals or other debits (such as charges) to your Account, we may post those withdrawals or other debits for which there are sufficient available funds in any order we may choose at our sole discretion. If there are insufficient available funds to cover some of the withdrawals or debits presented against your Account, such items will be handled in accordance with our overdraft procedures. Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. We may determine the balance of your Account in connection with determining whether payment of an item will create an overdraft at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your Account balance more than one (1) time during this period. A service charge may be assessed on any item that will overdraw the available Account balance as allowed by law, regardless of whether we pay or dishonor (return) the item. You agree, immediately upon notice from us, to deposit funds sufficient to cover any overdraft plus service charges, if required. We will not be liable for the dishonor of any item when the dishonor occurs because we exercised our right of setoff against your Account.

NON-SUFFICIENT FUNDS – SWEEP OVERDRAFT AUTHORIZATION – You may authorize the bank to pay inadvertent overdrafts by setting up a Sweep Account. The Sweep Overdraft Protection provides a low cost way to cover items presented against an overdrawn checking account as long as the funds are available in your designated Savings, Checking, or Money Market sweep account. Funds will be transferred in the amount of the checking account overdraft + fee. Banking regulations limit the number of transfers that may be made from a Savings or Money Market account to no more than six (6) transfers per monthly statement cycle. The limit of six (6) overdraft transfers per monthly statement cycle includes other preauthorized debits. Other account fees may apply, such as minimum balance fees and excessive transaction fees. Please refer to the [SAVINGS/MONEY MARKET ACCOUNT LIMITATIONS](#) section and your [Truth in Savings Disclosure](#) for additional information.

NOW ACCOUNT – A Negotiable Order of Withdrawal (NOW) Account is an interest-bearing Checking Account. If we offer you a NOW Account, the Account must consist solely of funds in which the entire beneficial interest is held by one or more individuals in an individual capacity, a Sole Proprietor, a Governmental Unit, or an Organization if it is operated primarily for Religious, Philanthropic, Charitable, Educational, or other similar purpose. Professional Corporations, LLC's, LLP's, or business Partnerships are ineligible to hold NOW Accounts. A NOW Account may be held by a For-Profit Organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold a NOW Account.

POSTDATED CHECK - You agree that when you write a check, you will not date the check in the future. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your Account on the date we pay the check, although the posting date may be before the date of the check. You further agree that we are not liable for any loss to you in doing so. We will not honor a postdated check if we receive advance notice from you at such time and in such a manner as to afford us reasonable opportunity to act. The notice must be in writing, and it must specify the date, amount, and number of the check, along with the name of the payee. If you notify us in the manner described, a stop payment order (described elsewhere in this disclosure) will be placed for the amount of the postdated item and a fee will be charged to your Account.

PREAUTHORIZED DEBIT – As a customer, you have the right to authorize transactions over the Internet or over the telephone. If you voluntarily give information about your Account (such as our routing number and your Account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your Account initiated by the party to whom you gave the information is deemed authorized by you.

RESTRICTIVE LEGEND – We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to do so.

RIGHT OF OFFSET (SET-OFF) – You each agree that we may (without prior notice and when permitted by law) set off the funds in this Account against any due and payable debt owed to us now or in the future by any of you having the right of withdrawal, to the extent of such person's or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance due on the due date for which we properly accelerate under the note. If the Account is a joint or multiple-party Account, each of you authorizes the bank to exercise our right of setoff against any and all Accounts belonging to each Account holder. This right of set-off does not apply to this Account if (a) it is an Individual Retirement Account or other tax-deferred retirement Account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this Account. You agree to hold us harmless from any claim arising as a result of the bank exercising its right of set-off.

SAVINGS ACCOUNT – A savings account is a non-transaction account with limited electronic debits and withdrawals. Savings Account electronic withdrawals are limited to six (6) third party debits, transfers, or withdrawals per monthly statement cycle. See [SAVINGS/MONEY MARKET ACCOUNT LIMITATIONS](#) below.

SAVINGS/MONEY MARKET/CD WITHDRAWALS - On interest-bearing Accounts other than Checking and Time Deposit Accounts, we reserve the right to require at least seven days written notice before any withdrawal or transfer, as defined by Regulation D. Although we usually process withdrawals or checks without notice on these Accounts, doing so does not mean we give up this right. Withdrawals from a Time Deposit Account prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See the notice of penalty for early withdrawal on the [Truth In Savings Disclosure](#).

SAVINGS/MONEY MARKET ACCOUNT LIMITATIONS - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: Banks may only allow their Savings and/or Money Market customers to initiate a total of **six (6)** third-party transactions per monthly statement cycle, including but not limited to check, draft, Debit card (transactions at "Point of Sale" terminals for the purchase of goods or services), online purchases, computer transfer, or similar order. **Transfers from a Savings or Money Market Account to another deposit account at the same bank or to third parties by pre-authorized, automatic, telephone, or online transfer are included in the limit of six (6) per monthly statement cycle.** Transfers for payment of a loan with Southport Bank are not included in the limitations. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. Cash withdrawals from Savings or Money Market Accounts at a branch location, ATM, or similar facility are not third-party transactions and do not fall under the rule. Electronic deposits are permitted without limitation.

SAVINGS/MONEY MARKET EXCESSIVE TRANSACTIONS - A fee will apply for each excessive transaction, i.e. each check and/or each transfer totaling over six (6) in a monthly statement cycle. See our [Schedule of Fees](#) for specific charges. In accordance with federal law, if you greatly exceed six (6) transactions in any one (1) monthly statement cycle, or continue to exceed the allowable pre-authorized transfers (or transactions) during the year, such as automated payments, online bill pay, or pre-authorized checks or drafts (for Money Market Accounts), we may remove transfer and/or draft capabilities from your account, change your account to a transaction (checking) account, or close the savings account and deposit the funds to your checking account / mail the funds as a cashier's check to the address on the account.

SIGNATURE – You recognize that we have adopted automated collection and payment procedures so that we can process the greatest number of items at the lowest possible cost to our customers. In light of this, you agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for the sight examination of every item. The bank bears no responsibility for paying checks that may contain less than the required number of signatures. You authorize us to store and use Signature card information in any reasonable form we deem necessary, including any digitized signature capture process.

Facsimile Signature – If you use a facsimile signature or other form of mechanically reproduced signature, (such as but not limited to desktop publishing, digitized, or computer software-generated signature), you agree you shall have the sole responsibility of maintaining security of any mechanism used and that you shall bear the entire risk for unauthorized use thereof whether or not you are negligent. You authorize us, at any time, to charge you for all checks, drafts, or other orders of payment that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed. You agree that no facsimile signature we have been authorized to

honor may be considered a forgery or an unauthorized signature, but that such facsimile signature shall be effective as your signature or endorsement. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorney's fees) we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile signature or the device by which it is affixed. If you use any form of facsimile signature, you agree to deliver a sample to the bank upon request.

STATEMENT OF ACCOUNT – You will get a monthly Account statement from us for your Checking Account, Money Market Account, and Savings Account either in electronic format or by mail. You are responsible for promptly examining your Account statement each statement period and reporting any irregularities to us in a timely manner. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement is made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within sixty (60) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notified us in a timely manner. You must also report any other Account problems within sixty (60) calendar days or lose your right to assert the problem against us. You understand that your original checks will not be returned to you with your statement. You agree that our retention of check images does not alter or waive our responsibility to examine your statements or change the time limits for notifying us of any errors.

STALE DATED CHECK – We are not obligated, but may at our option, pay a check, other than a certified check, presented for payment more than **six (6) months** after its issue date. If you do not want us to pay a stale-dated check, you must place a stop payment order for that item, in the manner we have described below.

STOP PAYMENT – Subject to certain limitations, you may request us to stop payment on any check or other item payable from your Account, whether drawn by you or any other holder on your Account. When placing a stop-payment order, you agree to indemnify us and hold us harmless for all expenses, costs, and attorney fees incurred by us due to our refusal to pay the item. Fees for stopping payment are included in our [Schedule of Fees](#). A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. To be effective, a stop-payment order must precisely identify the number, date, payee, and amount of the item. Only the person who initiated the stop-payment request may make a release of the stop-payment request. If you give us incorrect information, we will not be liable for failure to stop payment on the item. Our stop-payment cut-off time is one hour after opening on the next business day after the business day on which we receive the item. Notice after that time will be deemed too late for us to modify our right or duty to pay a check. The law may provide additional limitations on our obligation to stop payment; (e.g. we paid the item in cash or certified the item). A verbal order is effective for fourteen (14) days only, unless confirmed in writing within that time. A written stop-payment order on a check is effective for six (6) months, unless you renew it for another six (6) months. A stop-payment renewal will be charged the same fee as an original stop payment order. You may not stop payment on an item after the item has been accepted by the Bank. A written stop-payment order on a preauthorized payment or transfer is effective indefinitely (it does not expire). See the [Stop payment right and procedure for preauthorized payment](#) section under [ELECTRONIC FUND TRANSFER](#) for details.

TAXPAYER IDENTIFICATION NUMBER – You agree to provide us with your Taxpayer Identification Number (TIN) and certify its authenticity before your Accounts are opened, or provide us with evidence of exemption satisfactory to the IRS. Unless we receive your certified TIN, we reserve the right to refuse to accept the initial deposit, refuse to pay interest on the balance, or refuse to permit withdrawals. Interest paid prior to receiving a certified TIN will be subject to back-up withholding under IRS regulations. If we open an Account without a TIN, and we do not receive the TIN within a reasonable period of time, the Account will be closed.

TELEPHONE TRANSFER - A telephone transfer of funds from this Account to another Account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a Savings Account or Money Market Account to another Account or to third parties, to a maximum of six (6) per monthly statement cycle (less the number of pre-authorized transfers). Other Account transfer restrictions may be described elsewhere.

TIME DEPOSIT - If your Account is a Time Deposit, you have agreed to keep the funds on deposit until the maturity of your Account. If your Account has not matured, any withdrawal of all or part of the funds from your Account may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty provided in the [Truth in Savings Disclosure](#) will apply.

TIME DEPOSIT: Penalty - The early withdrawal penalty is calculated as a forfeiture of interest whether earned or not using the rate of interest for that Account. If your Account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest already has been paid, the difference will be deducted from the principal amount of your Account. If you withdraw funds within the first six (6) days of deposit, a penalty of at least seven (7) days interest will be assessed. If you withdraw funds after the first six (6) days of deposit, refer to your [Truth In Savings Disclosure](#) for specific time deposit penalties.

TIME DEPOSIT: Penalty Exception - We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the time deposit is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

WIRE TRANSFER – See [Wire Transfer](#) under [ELECTRONIC FUND TRANSFER](#) section.

WITHDRAWAL RULES – You may make withdrawals from your Account in any manner that is permitted by us for the type of Account you have opened. A withdrawal request received by mail will be posted to your Account on the day we receive the request. Unless clearly indicated otherwise on the Account records, any one of you, acting alone, who signs in the space designated for signatures on the signature card (including authorized signers), may withdraw or transfer all or any part of the Account balance at any time. Each of you, until we receive written notice to the contrary, authorizes each person signing the signature card to endorse any item payable to you or your order for deposit to this Account or any other transaction with us. See the [FUNDS AVAILABILITY DISCLOSURE](#) section for information about when you can withdraw funds you have deposited.

Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We may refuse to allow a withdrawal if there is a dispute about the Account (unless a court has ordered us to allow the withdrawal), the Account is garnished or attached, the Account has been pledged as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you fail to repay an obligation to us on time. We also reserve the right to refuse any withdrawal or transfer request that is attempted by any method not specifically permitted that is for an amount greater or less than any withdrawal requirement, or that exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close the Account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. The bank reserves the right to request advance written notice for cash withdrawals or deposits which involve special handling. When you make a withdrawal or cash a check, we may ask you for identification. If you lose any of your identification, you should tell us immediately.

FUNDS AVAILABILITY

Funds Availability refers to the time that passes before funds deposited in your Account are actually available to you for check writing and cash withdrawals. Our policy has been designed to give you quality service, meet regulatory requirements, and protect both you and ourselves from loss. There may be a delay between the time a deposit is made and when it will be available for withdrawal. We reserve the right to refuse any transaction which would draw upon uncollected or insufficient funds, exceed a credit line, lower an account minimum required balance, or otherwise require us to increase our reserve on the Account.

FUNDS AVAILABILITY DISCLOSURE - Our general policy is to allow you to withdraw funds deposited in your Transaction Account on the next business day after we receive your deposit. Funds deposited on a day that is not a business day (Saturday, Sunday, and federal holidays) will be considered deposited on the next business day. Funds from electronic deposits will be available on the day we receive them. In some cases, we reserve the right to delay your ability to withdraw funds. Then, funds will generally be available no later than the seventh (7th) business day.

DETERMINING THE AVAILABILITY OF A DEPOSIT – This policy statement applies to all Transaction Accounts. In general, our policy is to make funds from your check deposits available to you no later than the next business day after the business day we receive your deposit. Cash, Electronic Direct Deposit, and Wire Transfer funds will be available on the day that we receive them. Funds from your Automated Teller Machine (ATM) deposit may not be available for immediate withdrawal. See ATM section for more information. Once the funds become available, you can withdraw them in cash and we will use them to pay checks you have written or debits you have

authorized. Please remember that even after we have made funds available to you, and you have withdrawn them, you are still responsible for checks you deposit that are returned unpaid and for any other problems involving your Account.

BUSINESS DAY - For determining availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that to be the day of deposit. **EXCEPTIONS:** If you make a **Mobile Deposit** after 5 pm CST, Monday through Friday or a day Southport Bank is not open, we will consider that deposit was made on the next business day we are open. If you make an **ATM Deposit** after 2:30 pm CST, Monday through Friday or a day Southport Bank is not open, we will consider that deposit was made on the next business day we are open. See [ATM Deposit Availability of Funds under ELECTRONIC FUNDS TRANSFER](#). If you make a **physical deposit** after the branch closing or on a day that we are not open, we will consider that the deposit was made on the next business day we are open. See [Branch Locations](#) for banking hours.

SAME DAY AVAILABILITY - Funds from cash, electronic direct deposits, and wire transfers to your Account.

NEXT DAY AVAILABILITY – DELAY OF FUNDS - In general, our policy is to make deposited funds, other than electronic direct deposits, available to you on the next business day after the day of deposit (for checks that are payable to you). **We reserve the right to delay availability**, however, either on a Case-by-Case basis or using an Exception hold described below. See [FUNDS AVAILABILITY DISCLOSURE](#) section for additional information.

NOTE: If you will need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY - If we are not going to make all of the funds from your deposit available on the next business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made to one of our employees or we decide to take action after you have left the premises, we will notify you by mail no later than the business day after we take action.

Case-by-Case Hold - In some cases, we may not make all of the funds that you deposit by check or checks available to you on the next business day after you make your deposit. Depending on the type of check or checks that you deposit, funds may not be available until the second (2nd) business day after the day of deposit. The first \$200 of your deposit, or other amount as designated by the Department of Treasury, will generally be available on the next business day after the day of deposit.

Exception Hold - Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one day.
- You redeposit a check that had been returned unpaid.
- You have overdrawn your Account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The first \$200 may not be made available in every circumstance. Funds will generally be available no later than the seventh (7th) business day after the day of your deposit for an exception hold.

HOLD ON OTHER FUNDS (CHECK CASHING) - If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your Account. Those funds will be available at the time funds from the check we cashed would have been available had you deposited it with a hold placed by the bank.

HOLD ON OTHER FUNDS (ANOTHER ACCOUNT) - If we accept a check for deposit that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your ability to withdraw a corresponding dollar amount that you have on deposit in another Account with us. The funds in the other Account will not be available for withdrawal until the check would have been available had you deposited it with a hold placed by the bank.

SPECIAL RULES FOR NEW ACCOUNTS - If you are a new customer, the following special rules may apply during the first thirty (30) days your Account is open. Funds from electronic direct deposits to your Account will be available on the day we receive them. Funds from cash, wire transfers, and the first \$5,000.00 from a deposit of US Treasury, Cashier's, Certified, Teller's, State, and Local Government checks (Next-day Items) will generally be available no later than the next business day after the day the deposit/transfer was received if the deposit meets certain conditions, for example, the checks must be payable to you. The amount over \$5,000 will generally be available no later than the ninth (9th) business day after the day of your deposit. If your deposit of "Next-day Items" was not given to one of our bank employees, the delay in the availability schedule may be extended by one (1) day. Funds from all other checks (not Next-day items) will generally be available no later than the ninth (9th) business day after the day of your deposit.

NOTE: Your ability to withdraw \$5,000 or more may require advance notification.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What Is a Substitute Check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your Account. However, you have rights under other laws with respect to those transactions.

What Are My Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your Account (for example, if you think that we withdrew the wrong amount from your Account or that we withdrew money from your Account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your Account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your Account is an interest-bearing Account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your Account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest if your Account earns interest) not later than forty-five (45) calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your Account.

How Do I Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your Account, please contact us: **By phone** - local at **262-942-1111** or toll-free at **1-800-232-2913**, or you can **e-mail** us at information@southportbank.com. You may **write** us at **Southport Bank, PO Box 68, Kenosha, WI 53141-0068**. You must contact us within forty (40) calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the Account statement showing that the substitute check was posted to your Account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, and the amount of the check.

ELECTRONIC FUND TRANSFER

This Agreement and Disclosure is made in compliance with the federal law regulating Electronic Funds Transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving a deposit Account at the financial institution. The following disclosures set forth your and our rights and responsibilities concerning

the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution.

Your Rights And Responsibilities - Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may or may not apply to your Account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM/Debit Card - You may access your Southport Bank Account using your Mastercard® ATM/debit card. See ATM/DEBIT CARD TRANSACTIONS for more information. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Electronic Check Conversion – You may authorize a merchant or other payee to make a one-time electronic payment from your checking Account using information from your check to:

- pay for purchases
- pay bills

Electronic check conversion is a process where your check is used as a source document to make a one-time electronic payment from your Account. Merchants can convert a check that is blank, partially completed, or fully completed into an electronic debit of your Account. They may or may not return the check to you. Merchants may also use an electronic debit using the ACH system to re-present checks that have been returned to them due to Non-Sufficient Funds (NSF) and to charge you an NSF fee.

A check converted to an electronic debit is not by itself an unauthorized transaction.

The error resolution procedures described elsewhere in the disclosure may apply for inaccurate or unauthorized electronic debits from your Account.

Online Banking – If you have entered into a separate Online Banking agreement with us, you may access Southport Bank Accounts with Personal Online Banking or our Business Online Banking. In addition, if you have entered into a separate Mobile Banking agreement with us, you may access Southport Bank Accounts with our Mobile Banking app.

You may complete the following:

- transfer funds from Checking to Checking or Checking to Savings
- transfer funds from Savings to Checking*
- make payments from Checking to Loan Accounts with us
- make payments from Checking to third parties
- obtain information about:
 - the Account balance of Checking or Savings Accounts
 - the Account balance of Loans

*See the **LIMITATIONS ON FUND TRANSFERS** section regarding limitations that apply to internet transfers from your Savings and/or Money Market Accounts.

Telephone Banking (Audio Response Service) - You may access your deposit Accounts by telephone 24 hours a day using your Account number and a separate Personal Identification Number (PIN) assigned to you. At the present time, you may use the system to:

- Transfer funds between your deposit Accounts*
- Obtain balance information on your deposit Accounts
- Determine if a particular check has cleared your Account
- Verify the last date and amount of your direct deposit
- Receive tax information on interest earned or paid on your Accounts

*See **LIMITATIONS ON FUND TRANSFERS** section regarding limitations that apply to telephone transfers from your Savings and/or Money Market Accounts.

Personal Identification Number (PIN) and Passwords - The ATM/Debit card PIN; Telephone Banking PIN; Online Banking Login; and account access codes are issued to you or created by you for security purposes. The numbers and/or phrases are confidential and should not be disclosed to any third parties or recorded on the card. You are responsible for keeping all of your PINs, login information, and/or any account access codes safe and secure. You agree not to disclose or otherwise make your PINs, login information, and/or any account access codes available to anyone not authorized to sign on your Accounts.

Pre-authorized Credits - You may make arrangements for certain direct deposits to be credited to your Checking, Savings, or Money Market Account(s). If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, that person or company will notify you each time they make a deposit, or you can call us during normal business hours at 262-942-1111. You may also verify whether a deposit has been credited to your Account by calling the Telephone Banking line at 262-942-9292, or by accessing your Account online.

Pre-authorized Debits - You may make arrangements to pay certain recurring bills from your Checking, Statement Savings, or Money Market Account(s). See the **LIMITATIONS ON FUND TRANSFERS** section.

Termination Of Electronic Access - You agree that we may terminate this agreement and your use of the ATM/Debit card, Telephone Banking, Online Banking, or Mobile Banking access if:

- you or any authorized user of your ATM/Debit card or PIN, Telephone Banking PIN, or Online Banking Login (includes Mobile Banking) breach this or any other agreement with us;
- we have reason to believe that there has been unauthorized use of your ATM/Debit card or PIN, Telephone Banking PIN, or Online Banking Login (includes Mobile Banking);
- we notify you or any other party to your Account that we have cancelled or will cancel this agreement.

You or any other party to your Account can terminate this agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. To limit your and our losses, termination of service will be effective immediately when due to suspected fraudulent activity. Termination of this agreement will not affect the rights and responsibilities of the parties under this agreement for transactions initiated before termination.

ACH ACTIVITY - Provisional Credit - Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry. If we receive credit to an Account you have with us by ACH, we are not required to give you immediate notice of the payment order or credit. You acknowledge notice will be received on the periodic Account statement we provide to you. You also agree that if any ACH credit is posted to your Account in error, the bank has the right to reverse the transaction. If sufficient funds are not available, you agree to reimburse the bank of all amounts due.

ACH REVERSAL – You may have the right to reverse any debit to your Account sent through the ACH System that was not authorized by you in accordance with the ACH Rules. For consumer Accounts, if you want to reverse a debit, this means you must give us a statement in writing (under penalty of perjury) within fifteen (15) days after you get information from us that reflects the debit. In your statement, you must declare and swear under oath that the transaction was not authorized by you. If we receive your written statement within the fifteen (15) day period, we will recredit your Account for the amount of the debit. This right of reversal is in addition to the right to Stop Payment described elsewhere in this disclosure.

ATM/DEBIT CARD TRANSACTIONS

ATM/DEBIT CARD – COMMERCIAL (BUSINESS) - Error resolution procedures do not apply to business ATM/Debit cards. Daily limits may vary for business ATM/Debit cards. See your banker for details.

ATM Deposit Rules - Funds from your deposit may not be available for immediate withdrawal. All checks must be endorsed (both joint payees must endorse the check, if applicable). Do not deposit coin, traveler's checks, foreign checks, foreign currency, or any other restricted items in the ATM.

ATM Deposit Availability of Funds – ALL DEPOSITS MADE AT AN ATM ARE SUBJECT TO VERIFICATION. Generally, deposits made at an ATM owned or operated by Southport Bank that accepts deposits will be available the next business day after the date of deposit. If you make an **ATM deposit** after 2:30 pm CST Monday through Friday, or on a day that Southport Bank is not open, we will consider that deposit was made on the next business day we are open. For example, a deposit made after cut-off time on Friday would be available on Tuesday. You can make deposits at ATMs not owned or operated by us that are identified as part of the PULSE network. Deposits made in an ATM **not** owned or operated by Southport Bank may be delayed for up to five (5) business days after the day of deposit. All ATMs that we own or operate are identified as our machines. Not all Southport Bank ATMs accept deposits.

ATM/Debit Card Transaction Day – A transaction day runs from 2:30pm Central Time on day 1 to 2:30pm Central time on day 2 (ex: 2:30pm Tuesday to 2:30pm Wednesday is a transaction day). Transaction days do not include Saturday, Sunday, or federal holidays.

ATM Access: You may access your Account(s) using your ATM/Debit card and personal identification number (PIN), to:

- make deposits to your Checking or Savings Account
- withdraw cash from your Checking or Savings Account up to \$350 in a transaction day (some accounts may have different limits)
- transfer funds from Savings to a Checking Account or Checking to a Savings Account*
- obtain balance information for Checking, Statement Savings, or Money Market Accounts

There may be Account fees associated with your use of an ATM/Debit card depending on your account type. Individual terminals may have other limitations on the amounts of deposits or withdrawals. * See LIMITATIONS ON FUND TRANSFERS section regarding limitations that apply to ATM transfers from your Savings Account. Refer to your Truth in Savings Disclosure for specific Account information. **Terminals not owned or operated by Southport Bank may charge additional fees for withdrawals, transfers, and balance inquiries.** Not all services will be available at all terminals.

DEBIT CARD TRANSACTIONS - Mastercard® - With your Southport Bank ATM/Debit card, you may access your Account to purchase goods, pay for services, and get cash from a participating financial institution or merchant.

- You may use your card for purchase of goods and services totaling up to your daily limit of \$1,000 (some accounts may have different limits) in a transaction day, exclusive of ATM withdrawals
- Friday after 2:30 PM until Monday at 2:30 PM equals one transaction day, not including federal holidays.

Individual terminals may have other limitations on the amounts of deposits or withdrawals.

Continued use of your card acknowledges your agreement that the Mastercard® ATM/Debit card cannot and will not be used for any illegal transactions.

Southport Bank reserves the right to suspend or revoke the use of an ATM/Debit card if, in the bank's opinion, there is misuse of the ATM/POS system.

Unauthorized Use means the use of the ATM/Debit card by a person, other than the consumer, who does not have actual, implied, or apparent authority for such use, and from which the consumer receives no benefit.

Mastercard® ATM/Debit Card - "Zero Liability" does not apply to Mastercard-branded cards issued:

- for commercial, business or agricultural purposes, except for Mastercard commercial cards used for small businesses
- outside of the U.S. region, or
- if a PIN is used as the cardholder verification method for the unauthorized transaction(s).

Mastercard® Automatic Billing Updater (ABU) Service - ABU will provide updates to *participating merchants* who maintain your card information on file, to process your pre-authorized payments. When you receive a new card for any reason, for example expired, lost, or stolen cards, this service will allow participating merchants to retrieve your updated card information. Please see the Mastercard Automatic Billing Updater FAQs for more information. If you do not want Southport Bank to automatically update your debit card on file to process recurring payments, please contact us for the Mastercard Automatic Billing Updater Opt Out form.

Mastercard® Cross-Border Transaction – A Cross-Border Transaction refers to any transaction on a Mastercard-branded ATM/debit card that is processed through either the Global Clearing Management System (GCMS) or Mastercard Debit Switch (MDS) in which the cardholder country code differs from the country code of the merchant processing the charges. Additional fees may apply to Cross-Border transactions.

Mastercard® Currency Conversion Assessment Fee – Fees may be charged in addition to the Cross Border Transaction fee when Cross-Border transactions on a US-issued card are submitted to Mastercard in the currency of the merchant's country.

ATM/Debit Card terminal receipt - You can get a receipt at the time you make any transfer to or from your Account using an Automated Teller Machine (ATM) or Point-of-Sale (POS) terminal.

ATM/Debit Card Overdraft - Overdrafts initiated by an ATM/Debit card will not be authorized. Your transaction will be declined if there are not sufficient funds in your account at the time of the transaction authorization.

ATM/Debit Card Stop Payment – You are not permitted to stop payment on any purchase or cash withdrawal originated by the use of your ATM/Debit card, and we have no obligation to honor such a request by you.

FEES - We do not charge for Direct Deposit or pre-authorized withdrawals from our personal Checking or NOW Accounts. Statement Savings or Money Market Accounts have limitations described elsewhere in this disclosure: See SAVINGS/MONEY MARKET ACCOUNT LIMITATIONS section. Please refer to the Truth in Savings Disclosure for specific Account information. See our Schedule of Fees for additional fees that may apply.

LIMITATIONS ON FUND TRANSFERS - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply: By Federal Regulation, banks may allow their Savings and Money Market customers to initiate only six (6) third-party transfers per monthly statement cycle, including but not limited to a total of check, draft, debit card (transactions at "Point of Sale" terminals for the purchase of goods or services), computer transfer, or similar order. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. Transfers from a Statement Savings Account or Money Market to another Account at our bank, or to third parties by pre-authorized, automatic, telephone, or online transfer are limited to six (6) per monthly statement cycle. Cash withdrawals at a branch location or at an ATM are **not** third-party transactions and do not fall under the rule. Although electronic deposits are also permitted without limitation, electronic **withdrawals** initiated by computer terminal, telephone, or third-party payment systems are considered third-party transfers and are subject to the transaction limitations described. A fee will apply for each check, debit, and/or transfer over six (6) in a monthly statement cycle. See our Schedule of Fees for specific charges.

PRE-AUTHORIZED PAYMENTS AND TRANSFERS

Financial Institution Liability for failure to make payment or transfers - If we do not complete a payment or transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Account to make the payment or transfer.
- If the money in your Account is subject to legal process or other claim restricting such transfer.
- If you have an overdraft line of credit, and the transfer would go over the credit limit.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire, flood, or natural disaster) prevent the transfer, despite reasonable precautions we have taken.
- There may be other exceptions stated elsewhere in our agreement with you.

Notice of varying amount - If these regular pre-authorized payments or transfers may vary in amount, the person you are going to pay will tell you ten (10) days before each payment when it will be made and how much it will be.

Stop payment right and procedure for preauthorized payment - If you have told us in advance to make regular payments or transfers out of your Account, you can stop the preauthorized payment or transfer. Here is how: Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request at least three (3) business days before the payment or transfer is scheduled to be made. A verbal stop-payment order is effective for fourteen (14) days only, unless confirmed in writing within that time. A written stop-payment order for a preauthorized payment or transfer is effective indefinitely (it does not expire). Refer to our Schedule of Fees for specific charges. If you order us to stop one of these payments at least three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. An order of revocation should be completed to stop repetitive transactions processed by a third party.

Third-Party Electronic Fund Transfer – As a customer, you have the right to authorize transactions over the Internet or over the telephone. These transactions are processed when you give a third party your routing number and Account number to enable them to debit your Account for products or services. Such transactions are processed by the Automated Clearing House network (ACH) and are covered by the error resolution procedures described elsewhere in this disclosure.

SYSTEMS AND SOFTWARE - We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems, or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third-party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

WIRE TRANSFER and ACH TRANSACTION – With respect to wire transfers or other transfers of funds not governed by the Electronic Funds Transfer Act, you agree to enter into and comply with our wire transfer agreement (if applicable) and to comply with our security procedures. Your agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfer, as adopted in the state in which you have your Account with us. If you originate a funds transfer that uses Fedwire, and you identify the

beneficial financial institution, an intermediary financial institution or a beneficiary by name and number, we and every receiving or beneficiary financial institution may rely on the identifying number to make a payment. We may rely on the number even if it identifies a financial institution, person, or Account other than the one named. You agree to be bound by Automated Clearinghouse (ACH) Association rules. These rules provide, among other things, payments made to you or originated by you are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we receive credit to an Account you have with us by wire, we are not required to give you immediate notice of the payment order or credit. You acknowledge notice will be received on the periodic Account statement we provide to you.

WIRE TRANSFER – Provisional Credit - Credit given by us to you with respect to a wire funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry. You also agree that if any wire transfer credit is posted to your Account in error, the bank has the right to reverse the transaction. If sufficient funds are not available, you agree to reimburse the bank of all amounts due.

UNAUTHORIZED TRANSACTION / ERROR RESOLUTION – Consumer Liability

Tell us **AT ONCE** if you believe your card and/or Passcode has been lost or stolen, or if you believe that someone has or may transfer funds out of your Account without your permission using information from your check by calling us at **262-942-1111** or toll-free at **1-800-232-2913**. To report your card and/or Passcode lost or stolen after hours, call **1-800-554-8969**. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or Passcode, you can lose no more than \$50 if someone used your card and/or Passcode without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or Passcode, and we can prove we could have stopped someone from using your card and/or Passcode without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, passcode or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Point of Sale (POS) Transaction – (Mastercard® Debit Card) - You will not be liable for any unauthorized transactions using your Mastercard® Debit Card when used for point-of-sale transactions (including PIN-based transactions) if: (1) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft; and (2) upon becoming aware of a loss or the theft, you promptly report the loss or theft to us.

Notification of Unauthorized Use - If your statement shows transfers that you did not make, tell us at once, using the error resolution procedures listed below. If we do not hear from you within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have prevented the loss had you notified us promptly. **A customer, furnishing another person with a card and/or Passcode to access the customer's Account, shall be deemed to authorize all transactions that may be accomplished until the customer has given actual notice to the bank that further transactions are unauthorized.**

ERROR RESOLUTION NOTICE
IN CASE OF ERROR OR QUESTIONS ABOUT YOUR
ELECTRONIC FUND TRANSFER, OR FOR
LOST OR STOLEN ATM/DEBIT CARD

Call us at once at 262-942-1111 or toll-free 1-800-232-2913

Or write to us at Southport Bank, PO Box 68, Kenosha, WI 53141-0068

You should also call or write if you believe a transfer has been made using the information from your check without your permission.

LOST OR STOLEN ATM/DEBIT CARD AFTER HOURS
Call 1-800-554-8969

ELECTRONIC FUND TRANSFER ERROR RESOLUTION

Electronic Fund Transfers include ATM transactions, Point-of-Sale (POS) transactions (Debit Card purchases), Direct Deposit, computer transactions (Online and Mobile Banking), and automatic payments (ACH). In case of error or questions about your electronic fund transfers, or if you think your statement or receipt is incorrect, call or write to us at the telephone number or address listed in this disclosure, as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- ◆ Tell us your name and Account number (if any).
- ◆ Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- ◆ Tell us the dollar amount and date of the suspected error.

If you tell us verbally, we will require that you send your complaint or question to us in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct the error promptly. We will tell you the results of our investigation within ten (10) business days after we hear from you, or twenty (20) business days if the transaction involved a new Account. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question; ninety (90) days if the transaction involved a New Account, Debit Card Point-of-Sale transaction, or a foreign-initiated transaction. If we decide to do this, we will **provisionally** credit your Account for the amount you think is in error within ten (10) business days; twenty (20) business days for a New Account. You will have use of the amount in question during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not provide provisional credit to your account. A New Account is one that has been opened for thirty (30) days or less, belonging to one or more new customers.

We will tell you the results within three (3) business days after we complete our investigation. If an error was found, we will make the provisional credit final. If we determine no error was made, we will debit your Account for the amount of the provisional credit and send you a written explanation. You may ask for copies of the documents that we used in our investigation. Our business days are Monday through Friday, federal holidays not included.

CONSUMER INFORMATION: IDENTITY THEFT - WHAT TO KNOW, WHAT TO DO

What is Identity Theft? Identity theft is a serious crime. It can disrupt your finances, credit history, and reputation, and take time, money, and patience to resolve. Identity theft happens when someone steals your personal information and uses it without your permission. Identity thieves might:

- go through trash cans and dumpsters, stealing bills and documents that have sensitive information.
- work for businesses, medical offices, or government agencies, to steal personal information while on the job.
- misuse the name of a legitimate business, and call or send emails that attempt to trick you into revealing personal information.
- pretend to offer a job, a loan, or an apartment, and ask you to send personal information to "qualify."
- steal your wallet, purse, backpack, or mail; taking credit cards, driver's license, passport, health insurance card, or other items show personal information.

How to Protect Your Information

- Read your credit reports. You have a right to a free credit report every 12 months from **each** of the three nationwide credit reporting companies. Order all three reports at once, or order one report every four months. To order, go to annualcreditreport.com or call 1-877-322-8228.
- Read your bank and credit card account statements. Review health plan medical benefit explanations. If statements have errors or doesn't arrive on time, contact the business.
- **Shred all documents that show personal, financial, and medical information before you throw them away.**
- Don't respond to email, text, or phone messages that ask for personal information – delete them. Legitimate companies won't ask for information this way.
- Create passwords that mix letters, numbers, and special characters. Don't use the same password for more than one account.
- If you shop or bank online, use websites that use encryption to protect your information. An encrypted site has "https" at the beginning of the web address; "s" is for secure. Don't send information to any website that isn't fully encrypted.
- Use anti-virus, anti-spyware software and a firewall on your computer - set the operating system, browser and security system to update automatically.

If Your Identity is Stolen...

1. Flag Your Credit Reports

Call one of the nationwide credit reporting companies, and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files. An initial fraud alert is good for 90 days.

Equifax 1-800-525-6285

Experian 1-888-397-3742

TransUnion 1-800-680-7289

2. Order Your Credit Reports

Each company's credit report about you is slightly different, so order a report from each one. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.

3. Create an Identity Theft Report

An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:

- File a complaint with the FTC at ftc.gov/complaint or identitytheft.gov; or call 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
- Take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report. The two documents comprise an Identity Theft Report.

Red Flags of Identity Theft

- Mistakes on your bank, credit card, or other account statements or mistakes on the explanation of medical benefits from your health plan.
- Your regular bills and account statements don't arrive on time, or you receive bills or collection notices for products or services you never received.
- Calls from debt collectors about debts that don't belong to you or unwarranted collection notices on your credit report.
- A notice from the IRS that someone used your Social Security number or mail, email, or calls about accounts or jobs in your minor child's name.
- Businesses turn down your checks, or you are turned down unexpectedly for a loan or job.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, at ftc.gov/video to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

SOUTHPORT BANK BRANCH LOCATIONS AND HOURS

	Main	North	Paddock Lake
	7027 Green Bay Road Kenosha, WI 53142 262-942-1111	1350 22 nd Avenue Kenosha, WI 53140 262-553-1111	23604 75 th Street Salem, WI 53168 262-843-1144
Drive Thru	Monday-Friday 8am-6pm Saturday 8am-12pm	Monday-Thursday 8am-5pm Friday 8am-6pm Saturday 8am-12pm	Monday-Thursday 8am-5pm Friday 8am-6pm
Lobby	Monday-Friday 9am-4pm Saturday 9am-12pm	Monday-Friday 9am-4pm	Monday-Friday 9am-4pm

October 2017