

Disclosures

*Essential Checking ATM Foreign Fee of \$1.25 up to four per statement cycle will be automatically refunded to the account at the end of the statement cycle. Advantage and High Yield ATM Foreign Fees are waived at the time of the transaction. ATM Surcharges up to \$15 per statement cycle are refunded upon customer request. Please call or email HCB with your request.

*IDProtect service is a personal identity theft protection service available to personal checking account owners and their joint account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

2. Special Insurance Program Notes: The descriptions herein are summaries only.

They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

Insurance products are not a deposit; not FDIC insured; not an obligation of bank; and not guaranteed by bank or any affiliated entity.

*To qualify for premium interest rates, the following must be performed during the monthly qualification cycle: Minimum of \$1,000 in direct deposit(s) that post and settle on the account. 2. 10 or more debit card transactions with a minimum transaction amount of \$20.00 post and settle on the account. 3. Confirmed enrollment in e-statements on the account.

Please note that transactions must post and settle on your account during the monthly qualification cycle. Transactions may take one or more banking days from the date of the transaction to post and settle on your account. Qualifying debit card transactions include both ATM and Signature transactions processed by the merchant and received by the bank. Qualification cycle means a period beginning the first day of the current statement cycle through the last business day of the current statement cycle.

When the premium interest rate qualifications are met, the interest rate on your account will be tiered. If your daily balance is less than or equal to \$10,000, the interest rate paid on the entire balance will be 4.89% with an annual percentage yield of 5.00%. The interest rate of .02% and .02% annual percentage yield will be paid balances over \$10,000. The annual percentage yield for this tier will range from 5.00% to .51% depending on the balance in your account. This APY range is based on \$10,000 below the cap and \$90,000 above the cap. Account fees could reduce earnings. Interest rates may change at any time without notice.