

Disclosures:

¹ You may receive a direct deposit up to two days early with Advantage Pay if 1) you have an Advantage Checking account with us, 2) a recurring qualifying direct deposit, and 3) provide us a valid email address. It is at our discretion to identify which recurring direct deposits are eligible for Advantage Pay and it may take up to 90 days to identify those deposits that qualify. We cannot guarantee that you will receive the Advantage Pay service due to unanticipated circumstances. The bank receives direct deposit files throughout the day and you will receive an email once the direct deposit has been credited to your account. Alternatively, you can sign up for email or text alerts through Online Banking. Enrollment is required. You can opt in to Advantage Pay at any time, by phone at 1-888-422-2280, email at contactus@hcb.us or by stopping by any branch.

² Advantage and High Yield foreign fees are waived at the time of transaction. ATM surcharges up to \$15 per statement cycle are refunded upon customer request. Please call or email HCB with your request.

³ IDProtect® service is a personal identity theft protection service available to personal checking account owners and their joint owners. The service is available to non-publicly traded businesses and their businessowner(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 owner (Fiduciary is not covered).

⁴ Special Insurance Program Notes: The description herein are summaries; 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 rate of interest the following must be performed during the monthly qualification cycle: 1) 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 posted and settled 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 rate of interest qualifications are met, the interest rate on your account will be tiered. Tier 1 - daily balance less than or equal to \$10,000 and Tier 2 - daily balance over \$10,000. Interest rates and corresponding annual percentage yields are available upon request. Rates are subject to change without prior notice and account fees could reduce earnings.