FUNDS AVAILABILITY POLICY
Revised June 1, 2020

YOUR ABILITY TO WITHDRAW FUNDS

This policy applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts.

Our policy is to make funds from your cash deposits available to you immediately and check deposits available to you on the same business day or the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit.

Until funds are made available, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written. Once the funds are available, you can withdraw cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit returned to us unpaid and for any other problems involving your deposit.

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 if you deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check you deposited.

DEPOSIT AVAILABILITY

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If a deposit is made at a branch office on a business day that we are open, we will consider that day to be the day of your deposit. If a deposit is made on a day that the Bank is not open, we will consider that deposit to be made on the following business day that we are open.

If a deposit is made using Remote Deposit Capture or Mobile Deposit on or before 6:00 P.M. on a business day that we are open, we will consider that day to be the day of deposit. However, if a deposit is made using Remote Deposit Capture or Mobile Deposit after 6:00 P.M., or on a day we are not open, we will consider the deposit to be made on the next business day we are open.

If you make a deposit at a Fidelity Bank owned or operated ATM on or before 6:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at a Fidelity Bank owned or operated ATM after 6:00 P.M., or on a day we are not open, we will consider the deposit to be made on the next business day we are open.

Availability varies depending on the type of deposit and is explained below. Checks drawn on banks located outside of the United States are not subject to this policy. Please inquire regarding availability at the time you make such deposits.

Immediate Availability

Funds from the following deposits are available for immediate withdrawal and to pay checks and other transactions presented the day of deposit:

- Electronic direct deposits, including mobile or online transfers
- Wire transfers
- Cash deposited in person to an employee of the bank.

Same-Day Availability

Funds from the following deposits are available to pay checks and other transactions presented that night and for all purposes the next business day:

- Checks drawn on Fidelity Bank, including cashier’s checks and money orders
- State and local government checks, cashier’s certified, and teller’s checks, if deposited with a special deposit slip required by the bank.

Next-Day Availability

Funds from the following deposits are available on the next business day after the day of deposit for all purposes:

- All other checks and money orders
- U.S. Treasury checks
- Cash and checks deposited on or before 6:00 P.M. at Fidelity Bank owned or operated ATM

Second-Day Availability

Funds from the following deposits are available on the second business day after the day of deposit for all purposes:

- Cash and checks deposited at an ATM not owned or operated by Fidelity Bank
- Cash and checks deposited after 6:00 P.M. at a Fidelity Bank owned or operated ATM

LONGER DELAYS MAY APPLY

In some cases, we will not make all funds that you deposit by check available to you according to the preceding schedule. However, the first $225 of your deposit may be available on the first business day after the day of deposit with the remainder available no later than the second business day after the day of deposit.

If we are not going to make all funds from your deposit available according to the preceding schedule, 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 directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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 $5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of communication or computer equipment.
- Your transaction account was opened within the last 30 calendar days.

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. They will generally be available no later than the fourth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

The first $100 of a deposit made at an Automated Teller Machine (ATM) we own or operate will be available on the same business day as the day of the deposit. The remaining funds from the deposit (cash or check) will be available on the next business day after the day of deposit. All ATMs that we own or operate are identified as our machines.

Funds from any deposits (cash or checks) made at ATMs we do not own or operate will be made available by the second business day after the day of deposit.

Please note this ATM availability schedule may be affected by daily limits imposed on the ATM withdrawals as described in your Electronic Funds Transfer Act Disclosure.

UNCOLLECTED FUNDS

Business accounts will be charged a fee for each item presented for payment against funds that are not available with the funds availability policy.

QUESTIONS

As always, we appreciate the opportunity to server you. If you have any questions or need other assistance, please contact our Customer Care Center at 1-800-388-4380.

Rev. 06/2020
WHY?
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?
The types of personal information we collect and share depends on the product or service you have with us. This information may include:

- Social Security number and income
- Credit history and credit scores
- Account balances and account transactions

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?
All financial companies need to share clients’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients’ personal information; the reasons Fidelity Bank chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Fidelity Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our marketing purposes: To offer our products and services to you</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes: Information about your transactions and experiences</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes: Information about your creditworthiness</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>NO</td>
<td>WE DON’T SHARE</td>
</tr>
</tbody>
</table>

Questions? Call 1-800-388-4380 or go to www.bankatfidelity.com
# Privacy Policy

## Section: 2

### What we do

<table>
<thead>
<tr>
<th>How does Fidelity Bank protect my personal information?</th>
<th>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</th>
</tr>
</thead>
</table>
| How does Fidelity Bank collect my personal information? | We collect your personal information, for example, when you  
• open an account or deposit money  
• pay your bills or apply for a loan  
• use your credit or debit card  
We also collect your personal information from others, such as credit bureaus or other companies. |
| Why can’t I limit all sharing? | Federal law gives you the right to limit only  
• sharing for affiliates’ everyday business purposes—information about your creditworthiness  
• affiliates from using your information to market to you  
• sharing for non-affiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing. |

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
• Fidelity Bank has no affiliates. |
|------------|------------------------------------------------------------------------------------------------------------------|
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
• Fidelity Bank does not share with nonaffiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
• Our joint marketing partners include credit card companies, prepaid debit card issuers, insurance companies and student loan companies. |
Fidelity Bank offers you access to the MoneyPass® ATM Network where you have access to more than 32,000 ATMs. It's easy to find ATMs at www.moneypass.com or inside your Fidelity Banking mobile app.

IMPORTANT INFORMATION REGARDING YOUR FIDELITY VISA® DEBIT CARD

As a Visa® network customer, we want to make you aware of Visa’s® updated policy in reference to non-Visa® debit transactions. You may use your Visa® debit card at a PIN-debit network by PIN or PIN-less transaction, enabled through the PLUS or ACCEL/Exchange networks. These types of transactions are not covered by the Visa® zero-liability provisions.

Examples of transactions that are covered by the Visa® zero-liability provisions include signing a receipt, providing a card number over the telephone or via the internet, or swiping the card through a point-of-sale terminal and selecting “credit”.

If you have any questions, please contact Fidelity Bank at 1-800-388-4380