



## BUSINESS SAVINGS PLUS

### ACCOUNT DISCLOSURE

| BALANCE INFORMATION                                                                                                                                                                                                                                                                                |                                                                                                                                                                                         |               |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------|
| Minimum Amount to Open Account                                                                                                                                                                                                                                                                     | \$1.00                                                                                                                                                                                  |               |       |
| Monthly Maintenance Fee                                                                                                                                                                                                                                                                            | \$10.00                                                                                                                                                                                 |               |       |
| Minimum Balance to Avoid Maintenance Fee                                                                                                                                                                                                                                                           | A minimum daily balance of <b>\$5,000.00</b> is required each day of the statement cycle to avoid the monthly maintenance fee.                                                          |               |       |
| Balance Computation Method                                                                                                                                                                                                                                                                         | We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.                          |               |       |
| Accrual of Interest on Noncash Deposits                                                                                                                                                                                                                                                            | Interest begins to accrue on the business day you deposit noncash items (for example, checks).                                                                                          |               |       |
| RATE INFORMATION                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                         |               |       |
| Interest Rate and Annual Percentage Yield (APY) <sup>1</sup><br><i>The interest rate and APY paid on your entire balance is determined by your daily balance.</i>                                                                                                                                  | Daily Balance Tiers                                                                                                                                                                     | Interest Rate | APY   |
|                                                                                                                                                                                                                                                                                                    | \$0.01 - \$15,000.00                                                                                                                                                                    | 0.10%         | 0.10% |
|                                                                                                                                                                                                                                                                                                    | \$15,000.01 - \$50,000.00                                                                                                                                                               | 0.50%         | 0.50% |
|                                                                                                                                                                                                                                                                                                    | \$50,000.01 - \$100,000.00                                                                                                                                                              | 1.00%         | 1.00% |
|                                                                                                                                                                                                                                                                                                    | \$100,000.01 - \$150,000.00                                                                                                                                                             | 1.49%         | 1.50% |
|                                                                                                                                                                                                                                                                                                    | \$150,000.01 - \$250,000.00                                                                                                                                                             | 2.23%         | 2.25% |
|                                                                                                                                                                                                                                                                                                    | Greater than \$250,000.01                                                                                                                                                               | 2.96%         | 3.00% |
| Variable Rate                                                                                                                                                                                                                                                                                      | Your interest rate and APY may change.                                                                                                                                                  |               |       |
| Determination of Rate                                                                                                                                                                                                                                                                              | At our discretion, we may change the interest rate on your account.                                                                                                                     |               |       |
| Frequency of Rate Changes                                                                                                                                                                                                                                                                          | We may change the interest rate on your account at any time.                                                                                                                            |               |       |
| COMPOUNDING AND CREDITING                                                                                                                                                                                                                                                                          |                                                                                                                                                                                         |               |       |
| Frequency                                                                                                                                                                                                                                                                                          | Interest will be compounded every month. Interest will be credited to your account every month.                                                                                         |               |       |
| Effect of Closing an Account                                                                                                                                                                                                                                                                       | If you close your account before interest is credited, you will receive the accrued interest.                                                                                           |               |       |
| ADDITIONAL TERMS                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                         |               |       |
| Transaction Limitations                                                                                                                                                                                                                                                                            | Not applicable                                                                                                                                                                          |               |       |
| Paper Statement Fee                                                                                                                                                                                                                                                                                | \$3.00 per statement period for paper statements.                                                                                                                                       |               |       |
| Additional Account Features                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"><li>No charge for electronic statements</li><li>Fee-free access at MoneyPass® ATMs available beginning <b>November 4, 2026.</b><sup>2</sup></li></ul> |               |       |
| Fee Schedule                                                                                                                                                                                                                                                                                       | See the Pricing Guide for other bank fees that may apply to your account.                                                                                                               |               |       |
| Zero Balance Account Closure                                                                                                                                                                                                                                                                       | If your account remains at a zero (\$0) balance for 35 (thirty-five) consecutive days, Primis may close your account.                                                                   |               |       |
| <div><sup>1</sup>The interest rate and APY noted above are current as of <b>9/03/2026</b>.</div> <div><sup>2</sup>Prior to November 4, 2026, standard ATM fees and terms will apply.</div> <div>If you would like more current rate and yield information, please call 833-4PRIMIS (774647).</div> |                                                                                                                                                                                         |               |       |