PRIMIS

PRIMIS PERKS CHECKING

TRUTH IN SAVINGS DISCLOSURE

BALANCE INFORMATION	
Minimum Amount to Open Account	$1.00
Minimum Balance to Avoid Maintenance Fee	Not applicable
ADDITIONAL TERMS	
Primis Debit Card Rewards	Primis debit card rewards of **1.00%** per debit card transaction (not including ATM transactions). The reward will be paid to your account the business day your statement cycle ends for any qualifying debit card transactions that posted and settled to your account by the end of the statement cycle. If you close your account before reward payment is credited, you will not receive the earned rewards. At the discretion of the bank, your account may be closed, and reward payment may be denied if the offering is abused.
Partner Rewards	This account may be eligible for a Partner Rewards offer through the Primis Perks Partners Program. Eligibility is limited to individuals who open an account using a unique promotional code provided by an approved partner organization. Employment or membership with the associated organization is subject to verification. Reward amounts may be reported as taxable income, and you are responsible for any taxes owed. Offer terms are subject to change or termination at any time. If you have questions about this program, would like to verify whether your employer or organization participates, believe you are entitled to a reward that you did not receive, or would like to learn about other available offers, please contact us at customercarecenter@primisbank.com.
Partner Rewards Requirements	To qualify for the Partner Reward, your account must be opened with the unique promo code and receive a direct deposit of $500 or more within sixty (60) days of account opening. A qualifying direct deposit is any ACH deposit from an employer, payroll provider, or government agency (for example, a paycheck, Social Security benefit, or pension payment). Once the qualifying direct deposit is confirmed, a $100 reward will be paid to your account within forty-five (45) days. If you close your account before the reward is credited, you will not receive the payment. Only one reward is permitted per customer, and multiple accounts opened for the purpose of obtaining additional rewards may result in account closure or denial of payment at the bank's discretion.

Foreign ATM Fee Refunds	Fees for ATM transactions at foreign (non-Primis) ATMs will be refunded to your account the business day your statement cycle ends. If you close your account before the end of the statement cycle, you will not receive the accrued ATM Fee Refunds.
Additional Account Features	• No Overdraft Fees • No NSF Fees • • No ATM Fees • No Stop Payment Fees • • No Incoming Wire Fees • No Check Image Fees • • Free Cashier's Checks • • Free Initial Pack of 40 Primis Branded Checks •
Fee Schedule	See the Fee Schedule 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.

Fee Schedule

PRIMIS

ASSISTANCE & SERVICING

Cashier's Check	$0.00
Expedited Bill Payment Fee (when available)	$25.00
Expedited Debit Card Reorders	$25.00
Foreign Check Collection (other than Canadian)	$50.00 *plus collection fees*
Foreign Check Collection (*Canadian)*	$20.00
Garnishments/Liens/Levies (per item)	$150.00
Notary Services (in person)	$0
Reconciliation/Research (per hour)	$35.00
Return Deposited Item	$0
NSF Return Item Fee	$0
Overdraft Item Fee	$0
Stop Payment	$0

WIRE TRANSFERS

Domestic Outgoing Wire	$5.00
International/Domestic Incoming	$0
International Outgoing Wire	$35.00
Return Wire	$0
Reverse Wire	$0

We want to make sure you have the information you need to manage your account. Depending on your account type, some of the fees listed above may not apply. Remember to review the disclosures and truth in savings documents on your specificaccount for full details.

While our fees are subject to change, this information is accurate as of December 1, 2025.