ZiFi® Business Savings

ZiFi Business Savings is a savings account that offers a blend of digital access and additional benefits, such as the ability to earn interest. This disclosure summarizes the features of the account. For additional terms governing your account, please see the Deposit Account Agreement. Copies of the Deposit Account Agreement are available online at www.zifi.com. Information is current as of April 1, 2026.

Account Opening and Usage	
Minimum deposit needed to open account	$0
Electronic Statement Service *(no printed statements are mailed)*	$0 Statements are provided only online. There is no charge for online eStatements.
Withdrawal Limits	There is a limit of six (6) withdrawals in a monthly statement cycle. Withdrawals are made either as online or mobile transfer of funds and/or, if applicable, ATM withdrawals. You agree and acknowledge that we reserve the right to close your account or pay a lower rate of interest or discontinue paying interest in the event you exceed these transfer/withdrawal limitations.
Monthly Service Fee	**$0** Currently, no monthly service fee will be assessed. The fee or assessment of a fee is subject to change upon notification.
Interest and Payment	
Earns Interest	See the ZiFi Business Banking Rate Sheet for the applicable interest rate and annual percentage yield (APY), if any. **Variable interest rate:** Your interest rate and (APY) may change at our discretion at any time without notice. The APY assumes that interest paid remains in the Account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the Current Balance in your Account each day. **Interest is calculated on a simple interest basis (365)** and will be **credited to your account on the last Business Day of the month.** If you close your Account before interest is credited, then at the time of Account closure you will receive the interest accrued up to the day before Account closure. Interest begins to accrue for the deposit of non-cash items (e.g., checks, if applicable) no later than the Business Day we post such deposits to the Current Balance of your Account. See your ZiFi Deposit Account Agreement for more information regarding the "daily balance method" compounding and crediting frequency, accrual of non-cash items and other terms regarding interest-bearing deposit accounts.
Account Features	
Convenience Services	• Mobile Banking • Visa® Debit Card
Overdraft Services	
Insufficient Funds (NSF) Fee	**$0** if ZiFi returns or declines a transaction that will overdraw the account.
Overdraft Fee	**$0** each time ZiFi pays a debit transaction- for example, an ACH presented for payment - that would overdraw your account.
Transaction Processing	
Deposit Funds Availability *(When funds deposited to your account are generally available)*	Electronic Deposit: Same Business Day. External Transfer (ACH Debit): 4th Business Day following the Settlement Date (as defined in the ACH data accompanying the External Transfer).

Deposit and Withdrawal Posting Order	Transactions are posted chronologically throughout the Business Day, whether they are deposits (credits) or withdrawals (debits), typically in the order that they are received. We call this real-time processing. Generally, we will post credits prior to any debits contained in the same batch (except in certain instances) and we post batches in chronological order. Generally, debits within each batch will be posted in ascending order. This means we will post from low to high in value. Also, any credit or debit that is a one-off transaction and is received at the same time we receive a batch or while a batch is still being processed will generally post after the batch; but, it may be possible that the one-off transaction is credited or debited at the time it is received. The following exceptions apply to real-time posting: 1) Items that fall out of our real time processing, including, but not limited to, due to insufficient available funds, one or more holds, delays in response time frames, or an error in the information presented to us or a mismatch of the data provided as compared to our records, are posted to your account throughout the Business Day; however, ACH debits within the batch are posted before these types of items; 2) ACH credits originated by you that debit your deposit account in order to fund external transfers to another deposit account you own at another financial institution (under the Transfer Service) will generally post to your account the next Business Day (although your Available Balance may reflect the debit sooner); 3) Debit card transactions that must be manually posted due to an inability for them to post automatically upon receipt will post to your account throughout the Business Day; 4) Accrued interest earned on your account (and, if applicable, future accrued interest for non-Business Days that come after the last Business Day in the same month), will post to your account at the end of the last Business Day of the month; and 5) Fees that are not posted at the same time we post the applicable transaction are posted to your account at the end of the Business Day after all the foregoing items have posted. For more details see your Deposit Account Agreement.