

WELCOME TO SUNFLOWER BANK

A GUIDE TO YOUR NEW PERSONAL ACCOUNTS - SUPPLEMENTAL DISCLOSURE

Please refer to the information below each time “Supplemental Disclosure” is referenced within the enclosed personal welcome booklet.

THE FOLLOWING ARE EFFECTIVE MAY 9, 2022:	BOOKLET PAGE
SYSTEM CONVERSION DATE	6
OVERDRAFT PRIVILEGE (ODP) DISCLOSURE	53-54
REGULATION E / DEBIT CARD OPT-IN / OPT-OUT DISCLOSURE (Personal Accounts Only)	55
CERTIFICATE OF DEPOSIT PENALTY DISCLOSURE	56
SAFE DEPOSIT BOX TERMS & CONDITIONS	57-60

THE FOLLOWING ARE EFFECTIVE MAY 9, 2022:	BOOKLET PAGE
ALLPOINT ATM NETWORK • Beginning May 9, ATM fees will be rebated as disclosed in the personal welcome booklet until October 1, 2022	37
PERSONAL DEPOSIT ACCOUNTS – FEE WAIVERS • Unless otherwise noted in the personal welcome booklet, the minimum daily balance, account maintenance fees, and paper statement fees will be waived until October 1, 2022, for all Pioneer Bank personal accounts converted to Sunflower Bank personal accounts.	42-52

COMMON FEES ASSOCIATED WITH SUNFLOWER BANK DEPOSIT ACCOUNTS

Effective May 9, 2022 — Personal deposit accounts are subject to the following fees:

Chargeback Fee • Per Item Fee \$8.00 • Per Hour Research Fee (when required to identify the account the item was deposited to) \$30.00		Stop Payment Fee Stop Payment of a check or electronic debit \$36.00	
Early Account Closure Fee There will be a charge for closing your account within 180 days of opening \$30.00		IRA Transfer Fee A fee will be charged to transfer your Individual Retirement Account to an entity other than Sunflower Bank. \$25.00	
Visa® Debit Card Replacement \$8.00		Dormant Account Fee • For Elevation and Foundation checking accounts with no activity* for 182 days, a monthly service charge of \$10.00 will be assessed for balances of \$499.99 or less. • For all other checking and NOW deposits with no activity* for 730 days, a monthly service charge of \$10.00 will be assessed for balances of \$499.99 and less. • For savings accounts with no activity* for 1095 days, a quarterly service charge of \$10.00 will be assessed for balances of \$499.99 and less. • For money market accounts with no activity* for 1095 days, a monthly service charge of \$10.00 will be assessed for balances of \$499.99 and less.	\$10.00
ATM Withdrawals at Automatic Teller Machines • ATM Transactions at Sunflower Bank & First National 1870 owned ATMs Included • ATM Transaction Fee \$2.00		*Activity defined as either a deposit (not to include interest that is compounded to the account) or a withdrawal from the account.	
Insufficient Funds • NSF/OD Fee Returned - Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account and Returned Unpaid, Per Item \$36.00 • NSF/OD Fee Paid - Checks, In-Person withdrawal, ATM withdrawal \$36.00 • Extended Overdrawn Balance Fee (Extended OD Bal Fee) Fee \$25.00 assessed when account is overdrawn for 10 consecutive business days			

TERMS AND CONDITIONS OF YOUR ACCOUNT – SUPPLEMENTAL DISCLOSURE

Sunflower Bank, N.A. | Revised 04/01/2022

The Welcome Booklet (pages 11 – 36) includes the Terms and Conditions of Your Account which becomes effective May 9, 2022. This Supplemental Disclosure revises specific clauses of the Terms and Conditions within the booklet. It is recommended that you maintain both the Welcome Booklet and the Supplemental Disclosure for your records.

Welcome Booklet Page 11

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws (including the Federal Arbitration Act), the laws of the state of Colorado and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law. As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. “Party” means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

Welcome Booklet Page 11

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges, overdrafts, and fees whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

Welcome Booklet Page 12

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account's available balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. Please be advised that merchants may resubmit a check after it has been returned for non-sufficient funds. The Bank will treat any resubmitted check as a separate item.

Welcome Booklet Page 13

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your available balance to pay for a transaction, but we pay (or cover) the transaction anyway. We determine whether your account is overdrawn at the time we pay and post the transaction and not when we first get notice of the transaction or authorize it for payment. An NSF transaction is slightly different. In an NSF transaction, we do not pay the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your available balance -

Your available balance is the amount of money in your account that is available to you to use. The available balance is the actual balance less things like holds placed on deposits and pending transactions (such as pending debit card purchases) that the bank has authorized but that have not yet posted to your account. For example, assume you have an actual balance of \$50 and an available balance of \$50. If you were to swipe your debit card at a restaurant to buy lunch for \$20, then that merchant could ask us to pre-authorize the payment. In that case, we will reduce your available balance by \$20 because once we authorize the payment, we are obligated to pay. Your actual balance would still be \$50 because this transaction has not yet posted, but your available balance would be \$30 because you have committed to pay the restaurant \$20. When the restaurant submits its bill for payment (which could be a few days later), we will release the hold first and then post the transaction to your account and your actual balance will be reduced by \$20.

We use available balance at the time transactions are presented to us to decide whether to

authorize them for payment. We also use available balance at the time transactions are posted and actually paid (not when they are authorized) to decide whether to charge Overdraft Fees. The following example illustrates how this works:

Assume your actual and available balance are both \$100, and you swipe your debit card at a restaurant for \$60. As a result, your available balance will be reduced by \$60 so your available balance is only \$40. Your actual balance is still \$100. Before the restaurant charge is sent to us for posting, a check that you wrote for \$50 clears. Because you have only \$40 available (you have committed to pay the restaurant \$60), your account will be overdrawn by \$10, even though your actual balance was \$100. In this case, we may reject the check, in which case you will be charged a Return Item fee. If you are eligible for Courtesy Pay, then we may pay the \$50 check, but you will be charged an overdraft fee of \$35 because your available balance was not sufficient at the time of payment to cover the check. Also, when the \$60 restaurant charge is later submitted to the bank and posted to your account, you will not have enough money in your available balance because of the intervening check, and you will be charged a fee for that transaction as well, even though your available balance was positive when it was authorized.

It is very important to understand that you may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a transaction that you want to make. This is because your available balance may not reflect all your outstanding checks and automatic bill payments that you have authorized, or other outstanding transactions that have not been paid from your account. In the example above, the outstanding check will not be reflected in your available balance until it is presented to us and posted to your account.

In addition, your available balance may not reflect all of your debit card transactions. For example, if a merchant obtains our prior authorization but does not submit a one-time debit card transaction for payment within three (3) business days of authorization (or for up to thirty (30) business days for certain types of debit card transactions), we must release the authorization hold on the transaction. The available balance will not reflect this transaction once the hold has been released until the transaction has been received by us and paid from your account.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account's available balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We will rely on how the merchant codes the debit-card transaction to determine if it is a one-time or recurring debit-card transaction. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Welcome Booklet Page 14

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized ACH transfer) is presented for payment in an amount that is more than the amount of money in your account's available balance, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times or a merchant may present multiple ACHs if its first ACH attempt to be paid is returned. We do not monitor or control the number of times a transaction is presented for payment or the number of ACHs a merchant may submit. You agree that we may charge you an NSF fee each time a payment is presented or for each ACH a merchant submits if the amount of money in your account's available balance is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Balance information - Keeping track of your available and actual balance is important. You can review your balances in a number of ways including reviewing your periodic statement (actual balance), reviewing your balance online (available and actual balances), accessing your account information by phone (available and actual balances), or coming into one of our branches (available and actual balances).

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of funds in your account's available balance for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient funds in your available balance.

This clause has been removed from the Terms and Conditions. **A temporary debit authorization hold affects your account balance**—On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Our policy is to process Wire Transfer withdrawals first, in the order they are received on the day they are processed, ATM withdrawals second, in the order they are received on the day they are processed. We process In-Branch withdrawals third, in the order they are received on the day they are processed. 4 Point-of-Sale purchases fourth, in the order they are received on the day they are processed. We process electronic payments fifth, in the order they are received on the day they are processed. We process written checks sixth, in numerical order (by check number) on the day they are processed. If a check, item or transaction is presented without sufficient funds in your account's available balance to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds in your available balance and potentially incurring the resulting fees.

Welcome Booklet Page 31

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer; if you perform a balance inquiry and a withdrawal or fund transfer, you may be assessed multiple fees).

NEW TERMS AND CONDITIONS NOT IN WELCOME BOOKLET

COUNTERPARTS AND EXECUTION - With respect to documents incidental to administration of your Account such as signature cards and beneficiary designations ("Document" or "Documents"), you consent and agree: 1) such Documents may be executed in counterparts, each of which shall be deemed an original, and all of which taken together shall constitute one and the same Document; 2) it shall not be necessary in making proof of any such Document to produce or account for more than the number of counterparts containing the respective signatures of, or on behalf of, the signing parties; 3) delivery of an executed counterpart's signature page(s) of any such Document by facsimile, email in portable document format (.pdf), or by any other electronic means which reasonably preserves and transmits the original graphic and pictorial appearance of a Document has the same effect as delivery of an executed original of such Document; 4) all such Documents may be electronically or digitally signed, in whole or in part, through a system, manner, and means as we may prescribe and offer to you; and 5) Electronic Signatures appearing on all such Documents are intended to authenticate the same, shall have the same force and effect as handwritten signatures for all purposes including but not limited to validity, enforceability, and admissibility. The term Electronic Signature means any electronic sound, symbol, or process attached to or logically associated with a record and executed and adopted by a party with the intent to sign such record pursuant to the Colorado Uniform Electronic Transactions Act (Colo. Rev. Stat. Ann. § 24-71.3-101 et seq.) as amended from time to time.

ARBITRATION AND WAIVER OF CLASS ACTION You and us agree that we shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services that we have provided, will provide or have offered to provide to you, and/or any aspect of your relationship with us (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or, a copy of the Rules can be obtained at any branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. **AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS.** This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall apply to: (1) claims that are initiated in or transferred to small claims court; and (2) claims that arise out of or relate exclusively to any secured or unsecured loan agreement you may have with us. Exclusion number (2) shall not include credit card and debit card agreements, both of which are subject to this Arbitration Agreement.

1. **Selection of Arbitrator.** The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.
2. **Effective Date.** This Arbitration Agreement is effective May 1, 2022 ("Effective Date").
3. **Arbitration Proceedings.** The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award, including any kind of injunctive relief that could be awarded by a court. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator shall not be permitted to make errors of law. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, and except with respect to an error of law, the arbitrator's award is not subject to review by the court and it cannot be appealed. We will pay for any filing, administration, and arbitrator fees imposed on you by the AAA or any other applicable arbitration forum. However, you will be responsible for your own attorneys' fees. Nothing contained in this Arbitration Agreement shall prevent either you or us from applying to any court of competent jurisdiction for provisional prejudgment relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies. Nor shall it preclude applicable self-help remedies, such as set-off and repossession. Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety shall be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.
4. **Class Action Waiver.** ANY ARBITRATION OF A CLAIM SHALL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.
5. **Severability.** In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, then the remaining provisions shall remain fully enforceable.

PERSONAL DEPOSIT ACCOUNT APY¹ INTEREST RATE INFORMATION

The following information provides a comparison of the account interest rate tier(s), annual percentage yield, and the interest rate(s) being paid by Sunflower Bank, N.A. and Pioneer Bank, SSB.

This information allows you to identify changes between your existing deposit account structure and your new deposit account structure effective May 9, 2022.

See page 8 in the enclosed booklet to review a chart that identifies your existing Pioneer Bank personal account(s) and the Sunflower Bank account(s) into which they will transition.

Sunflower Bank, N.A. — Interest-Bearing Personal Deposit Accounts

FOUNDATION CHECKING		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
Account does not earn interest.	N/A	N/A
PINNACLE CHECKING		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01	0.02%	0.0200%
HEALTH SAVINGS CHECKING ACCOUNT (HSA)		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01	0.06%	0.0600%

MOMENTOUS MONEY MARKET		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$99,999.99	0.10%	0.1000%
\$100,000–\$249,999.99	0.15%	0.1500%
\$250,000 +	0.20%	0.2000%
MEGA MONEY MARKET		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$24,999.99	0.03%	0.0300%
\$25,000–\$49,999.99	0.04%	0.0400%
\$50,000–\$99,999.99	0.05%	0.0500%
\$100,000–\$249,999.99	0.08%	0.0800%
\$250,000 +	0.12%	0.1200%

ESSENTIAL SAVINGS THROUGH JUNE 30, 2022		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01	0.02%	0.0200%
ESSENTIAL SAVINGS EFFECTIVE JULY 1, 2022		
Minimum Daily Collected Balance Required to Earn APY	APY	Quarterly Interest Rate
\$0.01–\$24,999.99	0.02%	0.0200%
\$25,000–\$49,999.99	0.04%	0.0400%
\$50,000–\$99,999.99	0.06%	0.0600%
\$100,000 +	0.08%	0.0800%

Pioneer Bank, SSB — Interest-Bearing Personal Deposit Accounts

INTEREST CHECKING		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01	0.02%	0.0200%
HIGH YIELD CHECKING		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$24,999.99	0.02%	0.0200%
\$25,000 +	0.02%	0.0200%
HEALTH SAVINGS CHECKING ACCOUNT (HSA)		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$4,999.99	0.00%	0.0000%
\$5,000 +	0.00%	0.0000%
PRIVATE CHECKING ACCOUNT		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$9,999.99	0.02%	0.0200%
\$10,000–\$499,999.99	0.02%	0.0200%
\$500,000 +	0.02%	0.0200%

HIGH MAX MONEY MARKET		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$24,999.99	0.10%	0.1000%
\$25,000–\$499,999.99	0.10%	0.1000%
\$500,000–\$999,999.99	0.20%	0.1998%
\$1,000,000 +	0.25%	0.2497%
MONEY MARKET		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$24,999.99	0.10%	0.1000%
\$25,000–\$99,999.99	0.15%	0.1499%
\$100,000 +	0.20%	0.1998%
MONEY MARKET MAX		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$24,999.99	0.10%	0.1000%
\$25,000–\$499,999.99	0.10%	0.1000%
\$500,000–\$999,999.99	0.15%	0.1499%
\$1,000,000 +	0.25%	0.2497%

PRIVATE MONEY MARKET		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$24,999.99	0.10%	0.1000%
\$25,000–\$499,999.99	0.10%	0.1000%
\$500,000–\$999,999.99	0.15%	0.1499%
\$1,000,000 +	0.25%	0.2497%
TREASURY INDEX MONEY MARKET		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$4,999.99	0.30%	0.30%
\$5,000 +	0.30%	0.30%
FREE SAVINGS		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$4,999.99	0.05%	0.05%
\$5,000 +	0.05%	0.05%
KIDS SAVINGS		
Minimum Daily Collected Balance Required to Earn APY	APY	Monthly Interest Rate
\$0.01–\$4,999.99	0.10%	0.10%
\$5,000 +	0.05%	0.05%

¹Annual Percentage Yield (APY) and Interest Rate Information accurate as of March 14, 2022. Fees may reduce earnings.