

IMPORTANT CHANGES OF TERMS AND FEE SCHEDULE



Please Read Carefully

You may request the full *Agreement for Deposit – Business Accounts* or you may contact us by:

- Visiting your local 1st Source banking center
- Online at 1stsource.com/disclosures
- By calling the 1st Source Bank Client Service center at 800-513-2360
- Live Online Chat: 1stsource.com
- Email: 1stsource@1stsource.com

Please do not include confidential or sensitive information such as Account numbers, passwords, PINs, or personal information in your email or chat.

The following has been updated in our *Agreement for Deposit – Business Accounts (AFD)* and is effective August 1, 2026:

The following has been updated in section **1. DEFINITIONS**:

Direct Deposit: An electronic deposit made through the ACH Network, Real-Time Payments (RTP) and/or FedNow to your Account.

The following has been added to section **XI. RESOLUTION OF DISPUTES, H. Location of Legal and Arbitration Proceedings**:

With respect to all claims and disputes that are not submitted or subject to arbitration for any reason, you hereby consent to personal jurisdiction and venue exclusively in an appropriate state court located in St. Joseph County, Indiana or the United States District Court for the Northern District of Indiana, South Bend Division, located in St. Joseph County, Indiana.

The following has been updated in our *Fee Schedule for Business Accounts* and is effective August 1, 2026:

The following term has been updated in section **Business Checking Accounts**:

Community Checking Not for Profit (NFP): Avoid the Paper Statement Fee by enrolling in electronic statements.

The following term has been updated in **Other Account Fees & Services**:

Check Image Fee: Fee to include images of the back of checks with your paper statements.