

Below please find the latest Truth in Savings Disclosure for your Easy Banking Club Checking Account.

This disclosure notes the features and benefits of your account and any fees associated with it.

This information is designed to make your banking easier. Contact us if you have any questions.

Thank you for allowing us to be your financial partner.

TRUTH IN SAVINGS DISCLOSURE

(Regulation DD)

The Truth in Savings Act, Regulation DD, was enacted as a part of the Federal Deposit Insurance Corporation Improvement Act. The purpose of Truth in Savings is to help consumers make informed decisions about deposit accounts, terms and conditions on which interest is paid and fees are assessed. 1st Source Bank (hereafter known as "Bank") makes the following product disclosures available for your review and comparison to products offered by other financial institutions.

TERMS AND CONDITIONS

Common to Most Deposit Account Products at 1st Source Bank

Balance Computation Methods

The Bank uses two (2) methods of determining an account balance upon which either interest is calculated or service charges are determined.

Daily Balance Method

This method calculates interest by applying a daily periodic rate to the full amount of "Collected Balance" in the account each day, establishing the accrued interest earned for that day.

Average Daily Balance Method

This balance method establishes an average balance for a period, i.e., monthly or quarterly. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. Your account balance each day is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.

Collected Balance

All interest-bearing deposit accounts at the Bank will accrue interest daily on the "collected balance" in the account. Collected balance is the balance on which the Bank has received provisional credit for the non-cash items (checks) that you have deposited. The Bank will begin to pay interest no later than the business day specified in Regulation CC and in the Expedited Funds Availability Act.

Rate Information

Unless otherwise stated with the product information, all interest-bearing accounts at the Bank will be "variable rate" products. Variable rate means the interest rate and the Annual Percentage Yield (APY) may change after the account is opened at any time, at the discretion of the Bank.

Annual Percentage Yield (APY)

APY is the effective rate your money will earn if it remains on deposit for a full year at the same annual interest rate and if all interest is left in the deposit account. Yield is the critical measure of how much interest you can expect to earn based on the interest rate and the frequency with which interest is added to your account (compounding) for a 365 or 366 (leap year) day period. Because your interest earns interest if left in the account, the APY is greater than the annual interest rate. If you withdraw some of the interest or some of your deposit, the amount of interest earned will be reduced.

Annual Percentage Yield Earned (APYE)

APYE represents the Annual Percentage Yield that was actually earned during the cycle period and which will appear on your periodic account statement. The calculation reflects the relationship between the interest actually earned during the statement period and the average daily balance in the account. If the account has multiple interest rates, this method will produce a single composite APYE figure.

Change in Terms and Conditions

The Bank may change the terms or conditions of a deposit account disclosure from time to time. Any change in terms that could adversely affect you will be disclosed in a notice, mailed or delivered to you 30 days before the effective date of the change. This notice may be a separate document or may be included as a part of a periodic statement.

Effect of Closing an Interest-Bearing Account

At the Bank, all interest that has accrued but not yet been credited to an account will be added to the principal balance at the time of closing. If we have not been informed of your intent to close your account, i.e., you merely withdraw the principal balance; the accrued interest will be added to your account on the statement cycle date.

Overdraft Policy

The *Agreement for Deposit for Personal Accounts* controls the duties, obligations and

rights of the Depositor, the Authorized Signatories and the Bank with regard to your checking and/or savings account. The *Agreement for Deposit Personal Accounts* explains the details and rules regarding the Bank's Overdraft Policy. Please refer to the booklet entitled "1st Source Bank Agreement for Deposit Consumer Accounts" for information.

Overdraft fees apply to overdrafts created by checks, in person withdrawals or other electronic means. Please see the "Current Account Fees" section on the following page for current overdraft and continuous overdraft fees.

CURRENT ACCOUNT FEES

The following is a listing of fees that apply to most deposit account services.

Effective March 1, 2017

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|--|---------------------|
| Account Balancing & Reconciliation (<i>fee per hour</i>) | \$20.00 |
| Additional Account Statements | 5.00 |
| Non-1st Source ATM | 2.50 |
| Closing of Checking or Savings Accounts (<i>within 180 days of opening</i>) | 25.00 |
| Copies | |
| Check Images | 3.00 |
| Multiple Statement Fee | 5.00 |
| Account Research (<i>per hour</i>) | 20.00 |
| Charge Back Item | 10.00 |
| Debit Card Replacement | 5.00 |
| Dormant Account (<i>fee per month</i>) | 5.00 |
| Electronic Statements | No charge |
| Court Order | 20.00 |
| Levy Process | 50.00 |
| Insufficient Funds (<i>Checking & Savings</i>) | 36.00 |
| Overdraft Charges | |
| Checking & Savings Overdraft Items | 36.00 |
| Daily Overdraft (<i>beginning on the 6th business day of being overdrawn</i>) | 7.00 |
| Overdraft Transfer Service (OTS) <i>Transfer from savings to checking account</i> (<i>fee per day a transfer occurs</i>) | 3.00 |
| Return of Check Endorsement Image | |
| Front of Check Image (<i>fee per statement cycle</i>) | See account details |
| Back of Check Image (<i>fee per statement cycle</i>) | 3.00 |
| Front and Back of Check through Online Banking | No charge |
| Stop Payment (<i>per item</i>) | 36.00 |
| Temporary Checks (<i>per check</i>) | 3.00 |
| Wire Fees | |
| Incoming | 15.00 |
| Outgoing Domestic | 20.00 |
| Outgoing International | 40.00 |

OVERDRAFT TRANSFER SERVICE

Service Description: Overdraft Transfer Service is an optional service that allows automatic transfer of funds from a savings account to a checking account to cover an overdraft. Funds are transferred once per day in \$50.00 increments to cover the overdrawn amount including the fee. If the savings account does not have an available balance to cover the overdrawn amount, including the fee, the balance of the savings account will transfer to cover as many items as possible. If the savings account does not have enough funds to cover any overdraft items, and the fee, no transfer will take place.

The transaction limitations detailed in the Truth in Savings Disclosure regarding EveryDay Interest Savings Account, EveryDay Interest Select Savings Account, Portfolio Investment Account and the e-student Savings Account apply to this service. Only one savings account can be connected to Overdraft Transfer Service per personal checking account.

Fees: A \$3.00 per day fee will be assessed for every day there is an automatic transfer.

Notification: Records of transfers from savings to checking are included on your account statement or within Online Banking.



TRUTH IN SAVINGS DISCLOSURE

(Continued)

EASY BANKING CLUB

Account Description: Easy Banking Club is an interest-bearing personal checking account for clients who have direct deposit of their payroll or another form of funds. A variety of benefits are included with the account.

Minimum Opening Balance: A minimum balance of \$25.00 is required to open this account.

Direct Deposit: This account requires at least one electronic direct deposit per monthly statement cycle. If there are no direct deposits within the statement cycle, then a \$15.00 fee will be charged. Direct deposits posted on the last business day of the statement cycle are counted on the next statement.

Check Writing: There are no limits on the number of checks you may write and there are no per-check processing fees for this account.

Online/Mobile Banking with MAX Bill Pay: Online/Mobile Banking is available with all consumer checking accounts at the Bank. Clients may also sign up for the electronic bill payment and presentment system (Bill Pay) within Online Banking and the Mobile App which are used to easily pay expenses and bills.

MAX Bill Pay is available to clients who have the Easy Banking Club Checking account. MAX Bill Pay includes 50 bill pays per calendar month. Additional bill pays over 50 are 50¢ each. Clients can find more information about bill pay in the Bill Payment Agreement. See *Online Banking Terms and Conditions* located at 1stsource.com/disclosures.

Resource® ATM Card: A Resource® ATM Card is available with this account. It allows 24-hour access to your accounts through:

- Our Automated Teller Machines (ATMs) and ATMs nationwide which display the CIRRUS®, Mastercard® (Cirrus/Maestro) or Accel® logos
- InfoSource®, our automated account information line, at 800 235-2557

Resource® Plus Debit Card: The Resource® Plus card is available, subject to credit approval, and is provided without a fee to personal checking account holders. The Resource® Plus card comes with all the features of the Resource® ATM Card, plus it can be used for purchases anywhere Mastercard® is accepted. The amount you spend will be deducted automatically from your personal checking account. Your monthly personal checking account statement or (electronic)

e-statement will report all of your ATM and debit card transactions. A microchip on the card adds a layer of protection against fraud for purchases made at merchants who use chip terminals. Learn more about the security features of the Resource Plus card at 1stsource.com/chipcard.

See the Electronic Funds Transfer disclosure for detail regarding the basic rights, liabilities and responsibilities for ATM and debit card use.

Interest: Interest is earned on the balance in the account. (1) The Interest Rate and Annual Percentage Yield (APY) may be obtained by contacting your 1st Source banking center or the Customer Service Center (2) The Annual Percentage Yield Earned (APYE) will appear on your periodic account statement. (3) The account accrues interest on collected balances using the daily balance method. (4) Interest is credited to your account and compounded monthly on the statement cycle date.

ATM Fee Rebates (fee reimbursements): After the account is open 90 days, the Bank will reimburse the fees we charge for the use of a non-1st Source ATM up to four (4) for each 12 month period the account is open. The account holder will be responsible for any additional fees for ATM transactions charged by the owner of a non-1st Source ATM.

Monthly Statements: Signing up for electronic statements is encouraged with the Easy Banking Club Account, but not required. E-statements and paper statements are provided without a fee. Sign up for e-statements within Online Banking. You will need to accept the Electronic Statement Terms and Conditions when you sign up. 1st Source Bank may cancel access to Electronic Statements for non-use. If you have not logged on to your Online/Mobile Banking for a period of 90 days, you will be notified by email that your access will be cancelled if you do not access your account within the next 30 days.

Check Images: Front check images are included with this account and come as part of your monthly paper or electronic statement. Front and back images are available without charge within Online Banking. Return of physical checks is not available.

Transactions: There are no transaction limits on this account.

Qualifications: Clients must have at least one direct deposit per monthly statement cycle to have an Easy Banking Club account.