General Agreement. The terms "you" and "your" refer to the Account Owner and the terms "we," "us" and "our" refer to the
financial institution. You understand the following Account Agreement ("Agreement") governs your account with us. Your
account is also governed by other applicable documents, such as the Truth in Savings Account Disclosure and Privacy

13. Transfers and Assignments.Refer to your TFA Plan Agreement and TFA Disclosure Statement for applicable transfer
and assignment information requirements.
14. Applicable Laws and Regulations.You understand that the Agreement is governed by the laws of the state where the
account is opened, unless federal law controls. Changes in these laws may change the terms and conditions of your
account. We will notify you of any changes as required by law.

23. Preauthorized Checks or Drafts.You should guard information about your account (such as your routing number and
account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account
toapartywhichisseekingtosellyougoodsorservices,withoutphysicallydeliveringachecktoit,anydebittoorwithdrawal
fromyouraccountitinitiateswillbedeemedauthorizedbyyou.
24. Verifying Funds Availability for Checks.You authorize us to release funds availability information about your account
to individuals or merchants who represent to us that they have received a check from you.
25.NoWaiver.Youunderstandandagreethatnodelayorfailureonourparttoexerciseanyright,remedy,powerorprivilege
availabletousunderthisAgreementshallaffectorprecludeourfutureexerciseofthatright,remedy,powerorprivilege.
26. Death or Incompetency.Neither your death nor a legal adjudication of incompetence revokes our authority to accept or
collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to
act on it.
27. Authorized Signature.Your signature on the Account Information form is your authorized signature. For withdrawal
and for other purposes relating to any account you have with us, we are authorized to recognize your signature, but we will
not be liable to you for refusing to honor signed instructions if we believe in good faith that the signature appearing on such
instructions is not genuine.
28. Claims.In response to any levy, or other order of court or other legal process as allowed by state law ("Claim(s)"), we
have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on
deposit in your account as set forth in and required by such Claim(s). In addition, we may charge against your account(s)
any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.
29. Expenses.You agree to be liable to us for any loss, cost or expenses that we incur as a result of any dispute involving
your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss,
cost or expenses from your account without prior notice to you.
30. Your Waiver of Notice.By signing the signature card/Account Information form, you waive any notice of nonpayment,
dishonor or protest regarding any items credited to your deposit account. For example, if a check that you deposited is
dishonored and returned to us, we are not required to notify you of the dishonor.
31. Check Safekeeping.If you can write checks on your account and utilize a check safekeeping or any other system
offered by us for the retention of your checks, you understand that the cancelled checks will be retained by us and
destroyed after a reasonable time period or as required by law. You may request a copy of a cancelled check. Refer to our
current Fee Schedule for any related fee. If for any reason we cannot provide you with a copy of a check, our liability will be
limited to the lesser of the face amount of the check or the actual damages sustained by you. When subject to Maryland
state law, if you elect not to receive cancelled checks on a regular basis, we shall, upon your request, return any check or
check facsimile that you require for tax audits or litigation at no cost to you. In all other instances, at your request, we shall
provide a minimum of two checks or check facsimiles per month at no cost to you. When subject to Massachusetts state
law, the maximum limit is 25 free check copies per calendar year.
32. Facsimile Signatures.You authorize us, at any time, to charge you for all checks, drafts, or other orders for payment
of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed
so long as they resemble the facsimile signature specimen in our files and contain the required number of signatures for
this purpose.
33. Restrictive Legends.We are not required to honor any restrictive legend on checks you write unless we have agreed
to the restriction in a writing signed by an officer of the financial institution. Examples of a restrictive legend are "must be
presented within 90 days" or "not valid for more than $1,000.00".
34.DistributionWarning.TFAaccountsaresubjecttospecificrulesregardinghowandwhendistributionsmaybetaken.
Youareresponsibleforunderstandingtherulesassociatedwithtakingdistributionsfromthisaccount.Mostdistributionsare
reportabletotheIRS,andanydistributionstakenorusedincorrectlymaybesubjecttotaxesandpenalties.Ifyoureceive
checksoradebitcardtousewiththisaccount,youaresolelyresponsibleforyouractionsregardingthoseaccountfeatures.
AccountownersshouldexercisecautionwhentakingdistributionsfromTFAaccountsandconsultacompetenttaxadvisor.
35.NewJerseyConsumerCheckingAccount.IfanHSAandyouraccountisopenedasaNewJerseyConsumer
CheckingAccount,thespecificrequirementsapplicabletoyouraccountareprovidedintheDisclosures.Wemayrefuseto
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