

ENT EXTRAS® PROGRAM

There are three components to the Ent Extras program: *Ent Extras Savings, Ent Extras Checking and Ent Extras Owner Rewards.*

Ent Extras dividends and rewards are tax reportable. The Ent Extras program is subject to change at Ent's sole discretion.

ENT EXTRAS CHECKING AND SAVINGS: A member must have both an Ent Extras Checking and Savings to be eligible for the Ent Extras Owner Rewards.

ENT EXTRAS CHECKING (HIGH YIELD)	ENT EXTRAS SAVINGS (HIGH YIELD)
<p>Ent Extras Checking earns a higher dividend rate on \$500 or less of the average daily balance (ADB) as of the end of the month, with the remaining balance earning the current lower dividend rate for the Ent Extras Checking account listed at Ent.com/rates.</p> <p>A minimum of five (5) transactions, excluding dividend postings and internal Ent transfers, are required on each Ent Extras Checking in order to earn the higher dividend rate.</p>	<p>Once a member has an Ent Extras Checking the member will also have an Ent Extras Savings (limit one).</p> <p>This savings account earns a higher dividend rate on \$500 or less of the average daily balance (ADB) as of the end of the month, with the remaining balance earning the current lower dividend rate for the savings account listed at Ent.com/rates.</p> <p>The higher rate on savings is earned when there are at least five (5) checking transactions, excluding dividend postings and internal Ent transfers, on one Ent Extras Checking share.</p>

Definition:

ADB – Average Daily Balance is calculated by adding the end of day ledger balance for each day of the month and dividing that total by the number of days in the month.

ELIGIBILITY:

- Members must open or upgrade to an Ent Extras Checking and will automatically be enrolled in an Ent Extras Savings and become eligible for owner rewards.
 - If an Ent Extras Checking is closed, dividends will be paid at the lower rate and the associated Ent Extras Savings and Ent Extras Owner Rewards will be unenrolled.
 - If an Ent Extras Savings is closed, dividends will be paid at the lower rate.
- To receive the higher dividend rate on the Ent Extras Checking and Ent Extras Savings, the member must have a minimum of five (5) transactions per month on the Ent Extras Checking, excluding dividend postings and internal Ent transfers.
- Limit one Ent Extras Savings per account.
- Member may have multiple Ent Extras Checking accounts and to earn the higher dividend rate for each, the member must have a minimum of five (5) transactions per month on each Ent Extras Checking.
- Four (4) free foreign ATM fees are permitted each month.

Members who have a Basic Checking (previously Free Checking) must upgrade to an Ent Extras Checking in order to be eligible for the Ent Extras benefits.

As of May 20, 2020, all ValuePLUS Checking shares will be upgraded to an Ent Extras Checking and the ValuePLUS Checking product will no longer be available.

EXAMPLES:

\$1,200 average daily balance in savings

You earn 5.84% dividend rate on the first \$500.

You earn the current dividend savings account rate on any balance over \$500.

\$1,200 Average Daily Balance Savings Example

$$\$500 \times 5.84\% = \$29.20$$

$$\$29.20 / 365 = \$0.08$$

$$\$0.08 \times 31 = \$2.48$$

$$\$700 \times 0.10\% = \$0.70$$

$$\$0.70 / 365 = \$0.002$$

$$\$0.002 \times 31 = \$0.06$$

$$\text{SAVINGS DIVIDEND} = \$2.54$$

\$900 average daily balance in checking

You earn 3.93% dividend rate on the first \$500.

You earn the current checking dividend rate on any balance over \$500.

\$900 Average Daily Balance Checking Example

$$\$500 \times 3.93\% = \$19.65$$

$$\$19.65 / 365 = \$0.05$$

$$\$0.05 \times 31 = \$1.67$$

$$\$400 \times 0.05\% = \$0.20$$

$$\$0.20 / 365 = \$0.0005$$

$$\$0.0005 \times 31 = \$0.02$$

$$\text{CHECKING DIVIDEND} = \$1.69$$

MINORS

- All members under 18 will qualify for an Ent Extras Savings without the Ent Extras Checking requirement.
 - o If a minor has an Ent Extras Savings and Ent Extras Checking, they are not required to perform the five (5) transactions on checking to get paid the higher dividend rate.
 - o A minor of any age less than 18 can open a joint checking share with a parent or legal guardian.
 - o Once a member is 18 years of age, they will have their birth month plus until the end of the following month to open an Ent Extras Checking to continue in the Ent Extras program. Once a checking is opened, the savings remains eligible and the checking will be enrolled at the time of opening. Otherwise, the program will be discontinued for the Ent Extras Savings account.

BUSINESS DIVIDEND & ANALYSIS CHECKING TYPES

- If a business member only has a Dividend and/or Analysis Checking, Ent will waive the Ent Extras requirement to opt in a checking and allow those members to opt in their savings, making them eligible for Ent Extras Owner Rewards (annual payout).
 - The five (5) transactions on an Ent Extras Checking are not required.
 - Savings earns a higher dividend rate on \$500 or less of the average daily balance (ADB) as of the end of the month, with the remaining balance earning the current lower dividend rate for the savings account listed at Ent.com/rates.
- If a business member has a Free Business Checking and a Dividend and/or Analysis Checking, the member must opt the Free Business Checking in to Ent Extras along with the savings of their choice.

ENT EXTRAS OWNER REWARDS

Ent Extras Owner Rewards will be paid out based on a cumulative average of the monthly average daily balance for the months enrolled during the 2020 calendar year. Ent Extras Owner Rewards will be paid on January 31, 2021.

Deposit Accounts:

- Deposit share types eligible for Ent Extras Owner Rewards include: savings, money market savings, IRAs and certificates. Checking accounts are excluded from the owner rewards calculation.
- Owner rewards will be paid based on the cumulative average of the monthly average daily balances up to a cap of \$350,000 resulting in a maximum annual reward of \$350 per account at the 0.10% payout rate.

Loan Accounts:

- All current (not 60 days past due) consumer, mortgage, business and corporate loans as of December 31, 2020 with an outstanding balance are eligible for Ent Extras Owner Rewards.
- Owner rewards will be paid based on the cumulative average of the monthly average daily balances up to a cap of \$350,000 resulting in a maximum annual reward of \$350 per account at the 0.10% payout rate.
 - Loans are ineligible if they are not funded as of December 31, 2020.

General:

- The total dollar amount that can be received per account is \$350 for the deposit relationship and \$350 for the loan relationship equating to a maximum annual reward of \$700.
- The member's account must be open at the time of payout, January 31, 2021.
 - If the account is closed prior to payout the owner reward will be forfeited.
- Credit cards are excluded from Ent Extras Owner Rewards since Ent is neither the issuer nor the lender of these cards.

For additional information visit:

- ent.com
- ent.com/rates
- ent.com/legal (Membership Agreement)