

## Notice of new Terms and Conditions effective October 31, 2024

Our Terms and Conditions associated with deposit accounts are being updated and are effective October 31st, 2024.

**To see all the changes, please view the *Summary of Changes and new Terms and Conditions* at [thinkbank.com/connect/contact-us](https://thinkbank.com/connect/contact-us) and select “Terms & Conditions.”** To obtain paper copies please call 1-800-288-3425 or stop into a branch office.

There are a few changes that we want to highlight:

- 1) We updated the *Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees* section. This section describes how we cap the number of NSF and Overdraft fees in a day and apply a de minimis amount for transactions or account balances.
- 2) We also added the *Arbitration and Class Action Waiver Agreement* – This section describes how certain disputes relating to your accounts and electronic financial services must now be resolved by binding arbitration. Arbitration replaces the right to go to court, including the right to a jury trial and the right to participate in a class action or similar proceeding.

If your account was established prior to April 22nd, 2024, and you would like to opt out of this arbitration requirement, please contact Think Bank at 1-800-288-3425 prior to October 31, 2024. Continued use of your account after October 31, 2024, will be considered your affirmative consent to the new Terms and Conditions, including the arbitration requirement.

Thank you for your business.