



NEVADA STATE BANK | Business Trust Account

This disclosure only summarizes the features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.nsbank.com. Information current as of 5/21/2020.

| Account Opening and Usage | |
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| Business Trust Account Purpose | This account is set up for attorneys, law firms, insurance agents, or insurance agencies to temporarily deposit funds being held in trust for other entities. The business listed as the primary owner of the Business Trust Account must maintain a Business Growth Checking or Business Preferred Checking account at Nevada State Bank. |
| Minimum deposit needed to open account | \$100 |
| Monthly Maintenance Fee | \$0 |
| Paper Statement Service | \$0 for statements printed and mailed. In addition, there is no charge for eStatements. |
| Earns Interest | No |

| Overdraft Services | |
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| Overdraft Protection | Customers are required to keep these accounts free of overdraft. No overdraft protection is allowed. In the event of overdraft, refer to the applicable fee schedule for the Bank's ordinary overdraft fees. |

| How Deposits and Withdrawals Work | |
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| Deposit Funds Availability <i>(When funds deposited to your account are generally available)</i> | Cash deposited: Next business day Check deposited: Next business day generally, unless a hold is placed Direct Deposit and Wire Transfer: Same business day We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center. See your Deposit Account Agreement for additional details. |

| Additional Disclosures | |
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| Amendments | These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details. |
| Other Fees | Please see the applicable fee schedule for service fees not listed. |
| Dispute Resolution Agreement | Disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details. |