

IMPORTANT INFORMATION FOR ALL DEPOSIT ACCOUNT CUSTOMERS

- **On October 7, 2024, the following change to our Personal Savings & Money Market Disclosure and Business Account Information disclosure will be in effect:**

Excessive Transaction Fee for Savings and Money Market Accounts

We will begin charging an Excessive Transaction Fee for certain withdrawal transactions on our Savings and Money Market accounts in excess of ten (10) per monthly statement period. Beginning with the eleventh (11th) withdrawal, a \$10.00 fee will be charged for each additional withdrawal transaction. Withdrawal transactions subject to the ten (10) transaction limit include: automatic transfers and online banking transfers between your accounts; Bill Payments; telephone transfers initiated through Telephone Banking, branch or the Customer Service Center; ACH debits; checks; debit card point of sale and preauthorized debits; and wires or similar payment orders. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to determine the transaction date. In-person withdrawals at a teller window, at an ATM, or received by mail are unlimited.

ADDITIONAL IMPORTANT INFORMATION FOR BUSINESS DEPOSIT ACCOUNT CUSTOMERS

- **On October 7, 2024, the following changes to our Business Account Information disclosure will be in effect:**

Transaction Overage Fee for Business Checking Accounts with Free Transaction Limits

For those business checking accounts that provide a limited number of free debit, credit, and deposited item transactions per monthly statement period, we will charge a Transaction Overage Fee equal to the total of the fees for those transactions that are over the account's monthly free transaction limit. This charge will be posted on the 15th of each month (or the following business day if the 15th is a non-business day).

Paper Statement Fee

As of October 7, 2024, for most business deposit accounts, we will begin charging a \$2 Paper Statement Fee for each deposit account statement mailed to you.* This fee can be avoided by signing up for eStatements within Business Online & Mobile Banking or our Cash Management Online system.

*The Paper Statement Fee will not apply to IOLTA accounts.

If you have any questions about these changes or your Bank Rhode Island accounts, please speak to your BankRI Branch representative or call our Customer Service Center during normal business hours at 866-422-6574.