



IMPORTANT CHANGE IN TERMS

(This Change Includes an Arbitration Provision with a Right to Opt-Out)

PLEASE READ CAREFULLY

The following sections of our Agreement for Deposit – Personal Accounts (AFD) have been updated or added.

You may request the full Agreement for Deposit – Personal Accounts or you may contact us generally by:

- Visiting your local 1st Source banking center
- Online at <https://www.1stsource.com/disclosures>
- Phone – 1st Source Customer Service Center: 800-513-2360
- Live Online Chat: 1stsource.com
- Email us: 1stsource@1stsource.com

The following are changes or additions to Section 1. DEFINITIONS:

Account: Any deposit Account such as a Checking or savings Account you have with us that is covered by this Agreement.

ACH (Automated Clearing House): ACH, which is also referred to as automatic payments, are funds transferred to or from your Account through an automated clearing house network. Common examples include direct deposit and online bill pay.

APY: Annual percentage yield.

ATM (Automated Teller Machine): An electronic device that performs many banking services, which can include withdrawals, deposits, transfers between accounts, and balance inquiries.

Available Balance: The Current Balance less any Holds placed on deposits and pending transactions (such as pending debit card purchases) the Bank has authorized, but that have not yet posted to your Account. (The Bank may hold some portion of a deposit which may not be immediately available to you (see our Funds Availability Policy)).

Business Day: For electronic funds transfer and funds availability purposes, our Business Days are Monday through Friday except for federal public holidays. For all other purposes in this Agreement, our Business Days include Monday through Friday on days that we are open. We may close for federal public holidays, either on the date of the holiday or near the date of the holiday, or for other reasons.

CD: Certificate of Deposit.

Check: A written order to pay a specific amount of money drawn on, payable through, payable at or processed by a bank or other depository institution. If a Check is sent or returned as an electronic image or as a substitute Check, it is still considered a Check.

Collected balance: The balance for the account, less the portion of funds deposited for which we have not received credit based on our funds availability schedule. All interest-bearing deposit accounts accrue interest daily on the Collected Balance in the Account.

Chargeback Item Fee: The fee charged to your Account each time a Check or other item that we either cashed for you or accepted for deposit to your Account is returned to us unpaid.

Current Balance: Your balance at the end of the prior Business Day. It includes the full amount of all deposits to your Account,

less payment transactions that actually posted to your Account. Any Holds for purchase transactions, Holds on deposits (see Funds Availability Schedule), or other Checks, payments and fees that have not yet posted will not appear in your Current Balance.

Daily Balance Method: We may use the Daily Balance Method to calculate interest on your Account. This method applies a daily periodic rate to the Collected Balance in the Account each day.

Daily Overdraft Fee: The fee charged to your Account for each day the Account remains overdrawn starting on the seventh (7th) consecutive Business Day of the overdraft.

Debit Card Transaction: Any purchase or bill payment using your debit card. A debit card transaction may be either an everyday (not recurring) purchase transaction or a recurring payment, such as a monthly bill.

Direct Deposit: An automatic electronic deposit made through the ACH network to your Account by another party.

Hold: Any amount of money that is in your Current Balance, but that cannot be withdrawn because of delayed funds availability, a court order or other reason. A Hold may be placed for more than your balance.

Item: Any instrument for the payment, transfer, or withdrawal of funds from an Account, even though it may not be negotiable. Examples include Checks, electronic transactions such as ACH and ATM withdrawals, wire transfers, drafts, automatic transfers, and online banking transfers. References to an "Item" include, without limitation, situations where a Check or electronic transaction is re-presented or re-submitted (as well as situations where a Check is converted into an electronic transaction and submitted for payment). This means one authorized Check, electronic transaction, or other item could result in multiple fees if such Item is presented or submitted for payment multiple times.

Non-Sufficient Funds (NSF): The amount by which any item(s) posted on your Account on a Business Day exceeds the Current Balance and is not paid by the Bank.

Non-Sufficient Funds Fee (NSF Fee): The fee for a returned item that is charged when the Current Balance in an Account is insufficient to cover a given transaction.

Overdraft: The amount by which any item(s) posted on your Account on a Business Day exceeds the Current Balance and is paid by the Bank.

Overdraft Item Fee: The fee charged for any overdraft item that is paid and causes your Account to be overdrawn as provided in the Fee Schedule for Personal Accounts.

Overdrawn: When your Account has a negative Current Balance.

PIN: A four-digit personal identification number that you select for your debit or ATM card. Some merchants and all ATMs require a PIN when you use a debit card.

Savings Accounts and Money Market Accounts: Accounts that are not payable on a specified date or at the expiration of a specified time.

The following parts of Section 3(a) ADDITIONAL CHECKING ACCOUNT TERMS have changed:

Stop Payment Orders

The Bank may charge a fee for each stop payment order. We will not stop payment on one-time debit card transactions. You may stop payment on any of your checks, including checks drawn on a joint account, provided we receive your stop payment order in a manner and at a time that gives us a reasonable opportunity to act. Your stop payment order on a check will be too late if it is not received within a reasonable time before any of the actions described in Uniform Commercial Code section 4-303 are taken.

In general, these actions include:

- accepting the check
- paying the check in cash

- settling for the check as part of the collection process
- becoming accountable for the amount of the check
- passing of the next banking day after the banking day on which the Bank received the check

We may allow you to place a stop payment on a Treasurer's Check if you provide us a sworn statement and indemnity in a form acceptable to us that the Check is lost, stolen or mutilated/destroyed. A stop payment on these Checks may not be placed until the tenth (10th) Business Day after the Check's issue date. Even if we agree to attempt to stop payment on a Treasurer's Check, if the Check is presented for payment, we may pay it, and you will be liable to us for that item, unless otherwise required by applicable law.

A stop payment order for a check will be in effect for six (6) months. However, if you inform us orally to stop payment, we may, at our discretion, remove the stop payment order after fourteen (14) days if we have not received a signed stop payment order. You may renew your order in writing every six (6) months. We may pay any of your checks after your stop payment order has expired. For checks, your order to stop payment must contain your name and account number, the name to whom the check is made out (the payee), and the number and amount of the check. We will have no liability to you if any of the information you provide in your stop payment order is incorrect and we pay the check.

Any person authorized to write checks against your account can stop payment, even though that person may not have written the check.

To stop payment on a preauthorized electronic fund transfer, you must notify us at least three (3) business days before the scheduled transfer date. We may require written confirmation of an oral stop payment order. If you do not provide written confirmation within fourteen (14) days, your oral stop payment order may cease to be binding.

The following replaces Section 4 "OVERDRAFTS, OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE"

An Overdraft results when there is not enough Current Balance in your Account at the time a transaction is presented to us for payment. The Bank offers Overdraft Protection and Overdraft Privilege services to help you avoid fees for overdrafts.

Overdraft Protection is an automatic transfer from (a) an Overdraft Transfer Service (OTS) or (b) a Carefree Line of Credit. For each Account, you may have either an Overdraft Transfer Service (OTS) or a Carefree Line of Credit.

- Overdraft Transfer Service is an optional service that allows automatic transfer of available funds from a savings Account to a checking Account to cover an Overdraft. Funds are transferred once per day in \$50.00 increments to cover the overdrawn amount including the fee. Savings Account transaction limitations apply to this service. Only one savings Account can be connected to Overdraft Transfer Service per personal checking Account. Overdraft Transfer Service is not available for checking Accounts linked to Carefree Line of Credit. Records of transfers from savings to checking are included on your Account statement and viewable in Online/Mobile Banking. See Fee Schedule for Personal Accounts for details regarding the fee for this service.
- Carefree Line of Credit is an optional credit product that offers the protection from checking Account overdrafts and associated fees by advancing funds from the line of credit to your Checking Account. This service requires an application with approved credit to determine the amount of protection available to you. If the Bank advances funds from your Carefree Line of Credit linked to your Account, you will not be charged an advancing fee; however, you will pay interest on each draw in accordance with your Carefree Line of Credit Agreement.

Overdraft Privilege is automatically provided for ACH, automatic bill pay, recurring debit card and Check transactions for qualifying consumer checking Accounts (see Fee Schedule for Personal Accounts) meeting the following criteria:

- The Account has been open for three (3) months;
- A deposit has been made in the preceding forty-five (45) calendar days; and
- The Account has not been overdrawn the last six (6) consecutive calendar days.

Additionally, to request the Bank to authorize one-time debit card and ATM transactions using Overdraft Privilege, you may opt-in to our service at any time by completing our Debit & ATM Card Overdraft Choice Form. Overdraft Privilege is a service

the Bank provides to our clients and does not obligate the Bank to pay any item. We reserve the right to pay or not pay at our discretion, and we may terminate Overdraft Privilege at any time.

You may participate in Overdraft Protection and/or Overdraft Privilege. Should an overdraft occur, and you have signed up for Overdraft Protection, the Bank first will attempt to pay the item by advancing funds to your checking Account from your approved Carefree Line of Credit or your attached savings Account via Overdraft Transfer Service (OTS). Only one advance will occur per Business Day at the close of each Business Day.

If you have not signed up for Overdraft Protection or funds are not available on the Carefree Line of Credit or the attached savings Account via Overdraft Transfer Service (OTS) when a transaction is presented to the Bank for payment, then the Bank may either return the transaction or the Bank may, at our discretion, elect to pay the transaction using Overdraft Privilege.

If the Bank pays an overdraft Check, bill pay, ACH payment, debit card payment transaction or ATM withdrawal, then you will be charged an Overdraft Item Fee. If the Bank declines to pay an overdraft Check, bill pay or ACH payment, then the transaction will be returned and you will be charged a returned item fee, or what we refer to as a Non-Sufficient Funds Fee (NSF Fee). We will not authorize and pay Overdrafts for everyday or "one-time" debit card payments and ATM withdrawals unless you opt-in to Overdraft Privilege for these types of payments by completing the Bank's Debit & ATM Card Overdraft Choice Form. If you do not opt in to Overdraft Privilege for these types of payments, then the Bank will decline them if there is not sufficient Available Balance in your Account at the time of the authorization request. You will not be charged any fees if the Bank declines to authorize a debit card payment transaction or ATM withdrawal. Overdraft Item Fees and Non-Sufficient Funds Fees (NSF Fees) are described in our Fee Schedule for Personal Accounts, periodically updated and incorporated into this Agreement.

When an Account is overdrawn (negative) for at least six (6) consecutive Business Days, then starting on the seventh (7th) consecutive Business Day a Daily Overdraft Fee is assessed on the Account as provided in the Fee Schedule for Personal Accounts.

Note: An item returned to the payee for insufficient funds may be re-presented multiple times for payment by the payee. Each presentment of the item by the payee to the Bank for payment is treated as a separate transaction. Therefore, you may incur multiple Non-Sufficient Funds Fees (NSF Fees) and Overdraft Item Fees for a payment transaction you initiate.

The following is important information regarding your Account balances, how transactions are authorized and posted to your Account, and when an Overdraft Item Fee or Non-Sufficient Funds Fee (NSF Fee) will be charged. You should read these disclosures carefully. If you have questions, contact us through one of the communication channels described above.

The Bank uses Available Balance to decide whether to authorize debit card purchases, ATM withdrawals and banking center transactions. The Bank uses Current Balance at the time transactions are presented for payment to determine whether the Account is overdrawn. The following examples illustrate what occurs when your Account is qualified for Overdraft Privilege, and the amount of the overdraft is within the overdraft limits applicable to your Account:

Example #1: Assume your Current Balance and Available Balance are both \$100. A Check that you wrote for \$150 is posted to your Account. Because you only have a \$100 Current Balance, your Account is overdrawn by \$50. The Bank may pay the \$150 Check, and if it does, then you will be charged an Overdraft Item Fee. If the Bank elects to reject the check, then you will be charged a Non-Sufficient Funds Fee (NSF Fee).

Example #2: Assume your Current Balance and Available Balance are both \$100, and you use your debit card at a restaurant for \$60. If we authorized this payment, then your Available Balance will be reduced by \$60 and is now \$40. Your Current Balance is still \$100. Before the restaurant charge is sent to the Bank for posting, a check that you wrote for \$50 is posted to your Account reducing your Current Balance to \$50. When the \$60 restaurant charge is later submitted, it will be paid even though you do not have enough money in your Current Balance because of the intervening Check. Also, because your Available Balance and Current Balance were sufficient to cover the restaurant transaction at the time it was authorized, you will not be charged an Overdraft Item Fee for the restaurant transaction.

Example #3: Again, assume your Current Balance and Available Balance are both \$100, you have opted-in via the Debit & ATM Card Overdraft Choice Form, and you use your debit card at a restaurant for \$150. Because you are qualified for Overdraft Privilege and you opted in with our Debit & ATM Card Overdraft Choice Form, the Bank may authorize the card payment transaction even though you do not have sufficient Available Balance or Current Balance in your Account. After authorizing the card payment transaction, your Available Balance will be reduced to negative (-) \$50, but your Current Balance is still \$100. Assuming no additional activity has posted to the Account, when the debit card payment transaction posts and your Current Balance becomes negative (-) \$50, the Account will be considered overdrawn. An Overdraft Item Fee will be assessed because your Available Balance was negative at the time of authorization.

Example #4: Assume your Current Balance and Available Balance are both \$100, you have not opted-in via the - Debit & ATM Card Overdraft Choice Form, and you attempt to use your debit card at a restaurant for \$150. Because you did not Opt-in, the Bank will not authorize the card payment transaction because you do not have sufficient Available Balance in your Account. You will not be charged an Overdraft Item Fee or Non-Sufficient Fund Fee (NSF Fee).

Example #5: Assume your Current Balance is \$200 and Available Balance is \$100, you have opted-in via the Debit & ATM Card Overdraft Choice Form, and you use your debit card at a restaurant for \$150. Because you are qualified for Overdraft Privilege and you opted in, the Bank may authorize the card restaurant payment even though you do not have sufficient Available Balance in your Account. After authorizing the card payment transaction, your Available Balance will be reduced to negative (-) \$50, but your Current Balance is still \$200. Assume a check for \$100 posts after the restaurant authorization, but before the restaurant transaction has posted to the Account, the Current Balance is reduced to \$100. When the debit card restaurant payment posts, your Current Balance becomes negative (-) \$50, and the Account will be considered overdrawn. An Overdraft Item Fee will be assessed because we used the Overdraft Privilege to authorize the restaurant transaction and the restaurant transaction caused the Current Balance to be negative after posting.

It is very important to understand you may still overdraw your Account even though the Available Balance and Current Balance appear to show sufficient funds to cover a transaction you want to make. Your Account balances may not reflect all of your outstanding Checks, debit card and ACH payment transactions or other payment transactions you have previously initiated. **You, as the initiator of Checks or payments, are in the best position to know how much money you have in your Account to spend.**

In addition, your Available Balance may not reflect all your debit card transactions. For example, a merchant may present a transaction for payment the same Business Day it is authorized or up to thirty (30) days from the initial transaction. The Available Balance will not reflect a debit card transaction once the Hold has been released until the transaction has been presented to the Bank and paid from your Account. When the merchant delays presentment, it is possible the payment of the debit card transaction will overdraw your Account. However, because your Available Balance and Current Balance were sufficient to cover the debit card transaction at the time it was authorized, you will not be charged an Overdraft Item Fee.

How Transactions Are Posted to Your Account. There are two types of transactions in your Account: credits (deposits) of money into your Account, and debits (payments) out of your Account. It is important to understand how credits and debits are applied to your Account to avoid Overdraft Item Fees and Non-Sufficient Funds Fees (NSF Fees).

This section is a general description of how certain types of transactions are posted to your Account. These practices may change, and the Bank reserves the right to pay items in any order the Bank chooses, as permitted by law.

1. Deposits and credits
2. Non-Sufficient Funds Fees (NSF Fees), Overdraft Item Fees, and Charge Back Item Fees from the prior day
3. Non-returnable items (including but not limited to, ATM, electronic payments, wire transfers, debit card transactions and ATM surcharges)

4. 1st Source Bank Checks cleared over-the-counter at a 1st Source Bank banking center or through a 1st Source Bank ATM
5. 1st Source Bank Checks received through the Federal Reserve Bank Check clearing service (i.e., deposited or cashed at other banks)
6. ACH debits
7. Other fees, transfers and charges

The Bank may receive multiple deposit and withdrawal transactions on your Account in many different forms throughout each Business Day. This means you may be charged multiple Non-Sufficient Funds Fees (NSF Fees) and Overdraft Item Fees each day, up to the limit described in the Bank's Fee Schedule for Personal Accounts.

The best way to know how much money you have and avoid paying for Non-Sufficient Funds Fees (NSF Fees) or Overdraft Item Fees is to record and track all of your transactions closely.

IF YOU DO NOT UNDERSTAND THIS AGREEMENT OR HAVE ANY QUESTIONS, CONTACT THE BANK.

For your Overdrafts paid, you promise to immediately pay the Bank all sums, including fees and charges for the service provided to you or any other person you permit to use your checking Account who causes an Overdraft.

The Bank may terminate or suspend Overdraft Privilege at any time without prior notice. In no event shall any termination relieve you of your obligation to repay the Bank such sums already paid, including but not limited to, Overdraft Item Fees and Non-Sufficient Funds Fees (NSF Fees).

To opt out of the Bank's Overdraft Privilege service, you can visit any one of our banking centers, call us at 1-574-235-2000 or 1-800-513-2360, or complete and sign a Debit & ATM Card Overdraft Choice Form and mail it to Debit Card Overdraft Choice c/o Deposit Services, 1st Source Bank, P.O. Box 1602, South Bend, IN 46634.

The following additions have been made to Section 8. FUNDS AVAILABILITY POLICY & COLLECTION OF CHECKS (REGULATION CC)

In General, the Bank's policy is to make funds from cash or check deposits available to you on the first Business Day after we receive your deposit.

Payment of Interest – interest will accrue on funds deposited in an interest-bearing Account not later than the Business Day on which the Bank receives credit for the funds.

The following Arbitration Provision is added as Section 9. RESOLUTION OF DISPUTES; ARBITRATION AND WAIVER OF CLASS ACTION

A. Arbitration and Waiver of Class Action

You and the Bank agree that we will attempt to informally settle any and all legal claims. If a legal claim cannot be resolved informally, then you agree that any and all claims, disputes or causes of action ("Claims") that are threatened, made, filed or initiated (even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date (defined below) of this arbitration provision (unless you opt-out in accordance with the requirements of the Right to Opt-Out provision below)), shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its rules applicable to the Claim at issue ("Rules"), whether such Claim is in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org, or a copy of the Rules can be obtained at any banking center upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). This arbitration agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue.

B. Selection of Arbitrator

The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and he/she must have experience in the types of transactions at issue. In the event of a conflict between the Rules and this arbitration provision, this arbitration provision shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the arbitration forum for the resolution of the Claims.

C. Arbitration Proceedings

Any claims and defenses that can be asserted in court can be asserted in the arbitration. The arbitrator shall be entitled to award the same remedies that a court can award, including injunctive relief. The arbitrator shall follow the law and shall not be entitled to make errors of law. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed; provided, however, that either party may appeal to any court with jurisdiction to the extent the arbitrator makes an error of law. The Bank shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA (or the applicable arbitration forum). However, you will be responsible for your own attorneys' fees. The arbitrator shall be entitled to award attorneys' fees and costs if provided for under any agreement between you and the Bank or applicable law. Any determination as to whether this arbitration provision is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by a court with proper jurisdiction.

D. Class Action Waiver

ANY ARBITRATION OF A LEGAL CLAIM SHALL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.

E. Effective Date

This arbitration provision is effective upon the 31st day after we provide it to you ("Effective Date"), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below. If you receive your statements by mail, then the arbitration provision was provided to you when it was mailed. If you receive your statements electronically, then it was provided to you when you were sent notice electronically.

F. Severability

In the event the Class Action Waiver in this arbitration provision is found to be unenforceable for any reason, the remainder of this provision shall also be unenforceable. If any part of this arbitration provision, other than the Class Action Waiver, is found to be unenforceable, then the remaining parts shall remain fully enforceable.

G. Location of Legal and Arbitration Proceedings

Arbitration hearings shall be conducted within fifty (50) miles of the location of your Account. If a legal claim is not subject to arbitration for any reason, then the legal claim shall be decided in any court of competent jurisdiction in the location of your Account, and you hereby irrevocably consent and submit to jurisdiction in any such court.

The location of your Account is determined as follows:

- I. If you applied for the Account in person at one of our banking centers, then the Account is located in the state where you applied.
- II. If you applied in person for an Account with one of our representatives somewhere other than at one of our banking centers, your Account is located in the state where the representative's business office is located.
- III. If you applied for the Account by mail, digitally, or through other remote means, and your address as recorded in our records was in a state where we had a banking center at the time, then the Account is located in that state, which for joint Accounts will be based on the address of the owner whose name was listed first.
- IV. In all other cases your Account is considered located in Indiana.

Nothing herein shall affect the Bank's right before, during or after commencing arbitration proceedings to apply to an appropriate court for provisional relief, including injunctive relief, or to exercise self-help remedies, such as setoff.

H. Right to Opt-Out

You have the right to opt-out of this arbitration provision and it will not affect any other terms and conditions of your relationship with 1st Source Bank. To opt-out, you must notify us in writing of your intent to do so before the Effective Date. Your opt-out will not be effective and you will be deemed to have consented and agreed to the arbitration provision unless your notice of intent to opt-out is received by us in writing by U.S. mail at:

1st Source Bank
Attn: Legal Department
P.O. Box 1602
South Bend, IN 46634

Or by email at 1stsource@1stsource.com.

Your notice of intent to opt-out can be a letter that is signed by you or an email sent by you that states "I elect to opt-out of the Arbitration and Waiver of Class Action provisions" or any words to that effect.

The following is added as Section 10. LIMITATION ON TIME TO BRING LEGAL CLAIM

You must file any legal claim against us within two (2) years after the cause of action accrues or else it shall be barred unless federal or state law or an applicable agreement provides for a shorter time. This limit is in addition to limits on notice as a condition to making a legal claim. If applicable law does not permit contractual shortening of the time during which a legal claim must be filed to a period as short as two (2) years, you and we agree to the shortest permitted time under applicable law.

The following provision is added as Section 11. WAIVER OF JURY TRIAL

If a legal claim is not subject to arbitration for any reason, due to the complexity, high cost and time involved in litigation before a jury, you and the Bank each knowingly, voluntarily, irrevocably, without coercion, waive any and all rights to trial by jury of any disputes between them and further waive any right to consolidate, by counterclaim or otherwise, any action or proceeding concerning any dispute between them with any other action or proceeding in which there is a trial by jury or in which a jury trial cannot be or has not been waived.

The following sections of our Fee Schedule for Personal Accounts and have been updated or added.

You may request the full Fee Schedule for Personal Accounts or you may contact us generally by:

- Visiting your local 1st Source banking center
- Online at <https://www.1stsource.com/disclosures>
- Phone – 1st Source Customer Service Center: 800-513-2360
- Live Online Chat: [1stsource.com](https://www.1stsource.com)
- Email us: 1stsource@1stsource.com

Page 38 - Fee Name/Description

Non-Sufficient Funds Fee (NSF Fee): Fee for a returned item occurs when an item is returned to payee when the current balance in an account is insufficient to cover a given transaction.

Page 39 – Other Important Information About This Fee

This section is deleted. For Other Important Information about Non-Sufficient Funds Fee (NSF Fee) refer to Section 4. OVERDRAFTS, OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE above in this Change of Terms document.

To avoid confusion, definitions and terms contained in this Change of Terms, supersede previous definitions and terms contained in the Agreement for Deposit – Personal Accounts (AFD) and Fee Schedule for Personal Accounts.

