

Coastal Reward Checking
TRUTH IN SAVINGS ACT DISCLOSURE

This disclosure contains the terms, conditions and rules associated with opening and maintaining your Coastal Reward Checking accounts as of April 2, 2026. The information herein applies at account opening and if you change your account, provided our rates and rewards have not changed since the date listed above. Please check our website or visit with one of our service representatives for updated rates and account information. Please keep this disclosure for your records and future reference.

OVERVIEW OF OUR REWARDS ACCOUNTS:

- **Coastal Cash Checking:** A free, variable reward checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and cash back on their debit card purchases each time they meet their account’s minimum qualifications during a Monthly Qualification Cycle.
- **Coastal Life Checking:** A free variable rate checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and high interest each time they meet their account’s minimum qualifications during a Monthly Qualification Cycle.

Collectively, Coastal Life Checking and Coastal Cash Checking may be referred to, in singular or plural form, as “Coastal Reward Checking” account(s) within this disclosure.

QUALIFICATION INFORMATION:

To earn your account(s) rewards, the following enrollments must be in place, and all transactions and activities must post and settle to your selected Coastal Reward Checking account during each Monthly Qualification Cycle:

	ACCOUNT QUALIFICATIONS	
	Coastal Cash Checking	Coastal Life Checking
Account Qualifications		
<ul style="list-style-type: none"> ● ACH transaction: 	At least 1 direct deposit/ACH Credit or ACH Debit transaction	At least 1 direct deposit/ACH Credit transaction of at least \$500 or more
<ul style="list-style-type: none"> ● At least [XX] debit card purchases: 	15	15
<ul style="list-style-type: none"> ● Be enrolled into and have agreed to receive e-statements rather than paper statements 	Yes	Yes

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

REWARD INFORMATION:

Depending on what account(s) you open, when your chosen Coastal Reward Checking qualifications are met during a Monthly Qualification Cycle, you will receive the associated account rewards as shown below. For complete clarity, you will only receive the rewards associated with your selected account.

	Coastal Cash Checking	Coastal Life Checking
<ul style="list-style-type: none"> • When Account Qualifications Are Met, Your Account Earns: <ul style="list-style-type: none"> ○ Cash Back Rewards: <ul style="list-style-type: none"> ▪ [xx]% cash back refunds ▪ On debit card purchases up to a total of \$[xxx] per cycle period: ▪ Maximum of \$[xx.xx] in cash back payments to be earned per Monthly Qualification Cycle: ○ Interest Rewards: <ul style="list-style-type: none"> ▪ Balances up to and including \$[xx,xxx] earn: <ul style="list-style-type: none"> • An interest rate: • Annual Percentage Yield: ▪ Balances above \$[xx,xxx] earn: <ul style="list-style-type: none"> • An interest rate: • Annual Percentage Yield: ▪ Nationwide ATM Withdrawal Fee/Surcharge Refunds: <ul style="list-style-type: none"> ▪ Nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions or by Crest Savings Bank, are refunded up to an aggregate total of \$[xx.xx] per Monthly Qualification Cycle incurred: • When Account Qualifications Are Not Met, Your Account Earns: <ul style="list-style-type: none"> ○ Cash back payments ○ Balances up to and including \$[xx,xxx] earn: <ul style="list-style-type: none"> ▪ An interest rate: ▪ Annual Percentage Yield: ○ ATM withdrawal fee/surcharge refunds: 	5.00% \$200.00 \$10.00 NA NA NA NA NA NA NA \$10.00**	NA NA NA \$20,000.00 3.20% 3.25% \$20,000.00 0.10% 3.25% to 0.63% \$10.00**
	Are not paid NA NA NA Are not paid	NA Entire balance 0.05% 0.05% Are not paid

<p>**Incurred nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded based on estimates.</p>	<p>We reimburse ATM withdrawal fees/surcharges, imposed by other financial institutions, based on estimates when the withdrawal information we receive does not identify the specific ATM withdrawal fee/surcharge. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive a transaction receipt within sixty (60) calendar days of the withdrawal transaction.</p>
<ul style="list-style-type: none"> • Cash back payments, interest, and ATM withdrawal fee/surcharge refunds are credited to your account, as appropriate, on the: 	<p>Last day of the current Statement Cycle.</p>

Balance and Annual Percentage Yield Information:

	Coastal Life Checking
<ul style="list-style-type: none"> • Balance Information: <ul style="list-style-type: none"> ○ Qualifying balance computation method: ○ Non-qualifying balance computation method: • Interest Information: <ul style="list-style-type: none"> ○ Interest is compounded: ○ The interest computation period we use is the: ○ Interest begins to accrue: ○ Assumed statement period for APY calculation: ○ Assumed account balance for APY calculation: 	<p>Daily balance</p> <p>Daily balance</p> <p>Monthly</p> <p>Statement cycle</p> <p>Business day</p> <p>31 days</p> <p>\$120,000</p>

NA = Not Applicable. APY = Annual Percentage Yield. Coastal Reward Checking accounts are variable rate and variable reward accounts. The interest rate(s) and account rewards are determined at our discretion, and we may change the interest rate and rewards on your Coastal Reward Checking accounts at any time, without any limitations, and without notice to you. Due to various core processor limitations, you may receive the qualifying interest rate on your account's entire balance on the last day of the Statement Cycle when you don't meet your account's qualifications. This may result in a non-qualifying APY that is slightly higher than the documented rate shown above. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

ADDITIONAL INFORMATION

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open any Coastal Reward Checking account. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of your chosen Coastal Reward Checking account's qualifications. Limit of 1 Coastal Reward Checking account per social security number. There are no recurring monthly maintenance charges nor any fees to open or close this account. [This account is not to be used for commercial purposes.] Contact one of our institution's service

representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.
Member FDIC

PURPOSE AND EXPECTED USE OF ACCOUNT:

Account Expectations: Our institution expects the accountholder to use their selected Coastal Reward Checking account as their primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled. Commensurate with these spending activities, we expect the account's debit card to be used frequently throughout the entirety of each month and for transaction amounts to reflect a wide dollar range.

Examples of Inappropriate Use: Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle *are not* considered normal, day-to-day spending behavior. For example, five debit card transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle would not be considered by our institution as normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards, will be deemed inappropriate transactions and may not count toward earning the account's rewards. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

Our Rights: Our institution has the right to close this account at any time, with proper notice. We also reserve the right to analyze your account activity to determine: (a) if the account is being maintained for a purpose other than day-to-day primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account, one that may or may not include a monthly fee, if the account does not have consistent active use (defined by our institution as having a minimum of 15 debit card transactions post and settled each cycle period) over 6 consecutive Statement Cycles.

Ramifications of Account Closure: Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Coastal Reward Checking account, any optional add-on products / services associated with this account will also be terminated at the same time.

DEFINITIONS

- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.
- **"Business Days"** means Monday through Friday excluding Federal holidays.
- **"Daily Balance Computation Method":** We use the daily balance method to calculate the interest in your Coastal Life Checking account. This method applies a daily periodic rate to the principal in the associated account each day for the period. The period we use is the Statement Cycle.
- **"Monthly Qualification Cycle"** means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) Banking Day prior to the last Banking Day of the current Statement Cycle. See below for specific Monthly Qualification Cycle dates.

- **“Statement Cycle”** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Refer to the separate *Cycle Date Information* document for specific Statement Cycle dates.