



**IMPORTANT CHANGE IN TERMS
PLEASE READ CAREFULLY**

Modifications to the Deposit Account Agreement. We have added new provisions to the Deposit Account agreement governing your deposit account with Pendleton Community Bank, Inc. Enclosed is a new Addendum to the agreement regarding mandatory arbitration and a class action waiver. If the Addendum is lost or misplaced, you may also request the Addendum or the full Deposit Account agreement, or you may contact us generally with any questions by:

Visiting your local Pendleton Community Bank financial center
Going Online at www.yourbank.bank
Phoning at (866) 722-2651 or (304) 358-2311
Emailing us at mail@yourbank.com

A new mandatory agreement to arbitrate provision is added under the enclosed "ARBITRATION AND CLASS ACTION WAIVER ADDENDUM."

A waiver of pursuit of class actions is added in the Section of the Addendum entitled "CLASS ACTION WAIVER".

Please review this Addendum carefully. Unless you reject it in accordance with its terms, it will become effective on June 1, 2026.