



We want you to understand exactly how your account with Vio Bank, a division of MidFirst Bank, works so we created this overview to explain the key features, benefits and fees of your account. This is your account Disclosure and Fee Schedule.

|                                                                                                                                                                                                                                                                                                                                                     |                                           |       |                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ACCOUNT OPENING</b>                                                                                                                                                                                                                                                                                                                              | Minimum Deposit to Open Account           | \$100 | Minimum deposit required to open a Cornerstone Money Market or Online Savings account                                                                                                                                                                                          |
| <b>CORNERSTONE MONEY MARKET SAVINGS</b>                                                                                                                                                                                                                                                                                                             | Monthly Service Charge                    | \$0   | This account is available to individuals age 18 or over and can be opened online at <a href="http://www.viobank.com">www.viobank.com</a>                                                                                                                                       |
| <b>ONLINE SAVINGS</b>                                                                                                                                                                                                                                                                                                                               | Monthly Service Charge                    | \$0   | This account is available to individuals age 18 or over and can be opened online at <a href="http://www.viobank.com">www.viobank.com</a>                                                                                                                                       |
| <b>HOW INTEREST WORKS</b>                                                                                                                                                                                                                                                                                                                           | Interest Rate                             |       | The interest rate and Annual Percentage Yield (APY) on your account may change at our discretion. There are no minimum or maximum interest rate limits on your account.                                                                                                        |
|                                                                                                                                                                                                                                                                                                                                                     | Frequency of Account Interest Rate Change |       | We may change the interest rate on your account at our discretion without notice. The most current rates can be found on <a href="http://www.viobank.com">www.viobank.com</a> , or by calling 888-999-9170.                                                                    |
|                                                                                                                                                                                                                                                                                                                                                     | Compounding Frequency                     |       | Interest will be compounded daily.                                                                                                                                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                     | Crediting Frequency                       |       | Interest will be credited to your account monthly.                                                                                                                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                     | Balance Computation                       |       | We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal and interest that has been accrued to your account each day. The daily periodic rate is calculated by dividing the interest rate by 365. |
|                                                                                                                                                                                                                                                                                                                                                     | Accrual of Interest on Deposits           |       | Account interest begins to accrue on the Business Day funds are collected. A "Business Day" is Monday-Friday, 8:00 a.m. - 5:00 p.m., local time, with the exception of legal holidays.                                                                                         |
| <b>HOW INTEREST WORKS CONTINUED</b>                                                                                                                                                                                                                                                                                                                 | Accrual of Interest on Deposits           |       | Account interest begins to accrue on the Business Day funds are collected. A "Business Day" is Monday-Friday, 8:00 a.m. - 5:00 p.m., local time, with the exception of legal holidays.                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                     | Effect of Closing an Account              |       | If you close your account before interest is paid, you will not receive any of the accrued interest.                                                                                                                                                                           |
| <b>ACCOUNT SERVICE CHARGES AND FEES</b>                                                                                                                                                                                                                                                                                                             |                                           |       |                                                                                                                                                                                                                                                                                |
| The Services and Fees disclosed below may be noted as a "Service Charge", "Service Fee", "Direct Service Charge", "Research Fee" or "Withdrawal" on your account statement, followed by the name of the fee as described in the sections(s) below. Please note, the fee description on your statement may be abbreviated due to system limitations. |                                           |       |                                                                                                                                                                                                                                                                                |
| <b>GENERAL ACCOUNT FEES</b>                                                                                                                                                                                                                                                                                                                         | Electronic Statements                     | \$0   | No charge for electronic statements                                                                                                                                                                                                                                            |
|                                                                                                                                                                                                                                                                                                                                                     | Paper Statements                          | \$5   | Per month if you receive paper statements.<br>If you do not complete your Online Banking enrollment within 45 days of account opening, you will be manually converted to paper statements and the paper statement fee will apply.                                              |
|                                                                                                                                                                                                                                                                                                                                                     | Stop Pay Charge – Check or ACH            | \$30  | Per each stop payment request. See your Account Agreement and Disclosure for additional information.                                                                                                                                                                           |





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|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| OVERDRAFT SERVICES                | Overdrafts on Your Account                                                                                                                                                                                                     |                 |                                                                                                                  | Overdraft services are not available for the Cornerstone Money Market or Online Savings account. You will not be charged a fee on negative balances on your account. Please see paragraph 7 in the Account Agreement and Disclosure for information regarding our right to offset amounts owed to us. |
| HOW DEPOSITS AND WITHDRAWALS WORK | See your Account Agreement and Disclosure. Please note, the use of a debit or ATM card, wallet checks, Bill Pay and sending an International Wire is not available on your Cornerstone Money Market or Online Savings account. |                 |                                                                                                                  |                                                                                                                                                                                                                                                                                                       |
| WIRE TRANSFER SERVICE CHARGES     | Domestic Wire - IN                                                                                                                                                                                                             | No Charge       | A wire transfer that is deposited into your account from another U.S. bank                                       |                                                                                                                                                                                                                                                                                                       |
|                                   | International Wire - IN                                                                                                                                                                                                        | No Charge       | A wire transfer that is deposited into your account from an international bank                                   |                                                                                                                                                                                                                                                                                                       |
|                                   | Domestic Wire - OUT                                                                                                                                                                                                            | \$30            | A wire transfer that you send from your account to another U.S. bank account                                     |                                                                                                                                                                                                                                                                                                       |
| MISCELLANEOUS                     | Legal Process                                                                                                                                                                                                                  | Varies by State | Processing of garnishments, tax or child support levies or other court administrative order against your account |                                                                                                                                                                                                                                                                                                       |
| BANK BY MAIL                      | Vio Bank<br>P.O. Box 76149<br>Oklahoma City, OK<br>73147-2149                                                                                                                                                                  | Free            |                                                                                                                  |                                                                                                                                                                                                                                                                                                       |
| QUESTIONS                         | If you have any questions about your account, please call 888.999.9170 to have a customer service representative assist you.                                                                                                   |                 |                                                                                                                  |                                                                                                                                                                                                                                                                                                       |

These disclosures may be updated at the discretion of Vio Bank, a division of MidFirst Bank. Customers will be made aware of any modifications, other than rate, within 30 days of them being effective.



Want more info?  
See the Account Agreement and Disclosure  
April 2025

Vio Bank is a division of MidFirst Bank, Member FDIC. Deposits held at Vio Bank are deposits of MidFirst Bank and are combined with any other MidFirst Bank deposits for FDIC insurance purposes.