



Harmony Bank

Better Happens Together

May 12, 2023

Dear Harmony Customer,

By now you've heard the exciting news: Harmony Bank, N.A., has merged with Dallas-based bank, Texas Brand Bank, to become Harmony Bank. With this merger, Harmony Bank has even more products and services for your added convenience. We now have eleven banking centers and ATM locations, an improved digital experience, and enhanced product features to service all your banking needs.

Included with this letter are the initial improvements we are making and how that may affect your account(s) with Harmony Bank. All of our banking centers will be going through a data processing conversion and core update from Friday, June 9th-Sunday, June 11th, 2023. Please review the information carefully and contact your local banking center if you have any questions or concerns. The enclosed information provides important dates and details about the upcoming conversion and product enhancements. This information is also available to you on our website www.Harmony.Bank.

Better Together...read on to learn more!

Account Changes

Please review the Conversion Guide included in this packet to see how our current types of accounts will change. The Conversion Guide is a chart comparing our current account types to our new account types. If your current account type is listed on the Conversion Guide, your account will be updated to the new product. We will automatically merge your account into the new product on Saturday, June 10th, 2023. Please contact your local banking center if you believe that another account type would better serve your needs or if you would like to make any account changes.

If your account number is changing, we will contact you directly.

New Debit Cards Issued

Current debit card holders will be mailed a new Harmony Bank Visa debit card over the next few weeks. On Monday, June 12th the new Harmony Bank Visa debit card will need to be activated and a PIN number established. Once you activate your card on Monday, June 12th, please contact any payees that are linked to your old debit card. Payees will need the new card number to ensure payments continue as scheduled. Please properly destroy your old card.

Digital Banking- Bill Pay, Online, and Mobile Banking

Our website address is www.Harmony.Bank. Digital banking will be view-only starting Friday, June 9th at 6:00pm through Monday morning, June 12th. **Kemp relationship clients**, starting Monday, June 12th, you will be able to sign in using your current username and a temporary password. The temporary password will be your username plus the last 4 of your social security number. [Example: username is janedoe and temporary password will be janedoe1234 (1234 represents the last 4 of SSN)]

Bill Pay

Your transaction history and bill pay information will remain in our system. We recommend you schedule any bill payments to process before Friday, June 9th or after Monday, June 12th.

Mobile Banking App

Our Mobile Banking App will need to be downloaded or re-downloaded from your app store on or after June 12th. Any text alerts that were previously set up will need to be re-established.

Treasury Management Users

Digital ACH Origination Batches, Same Day ACH Batches, and Outgoing Wires need to be submitted by Thursday, June 8th by 2:00 PM.

Treasury management access will be unavailable from June 8th at 3:00PM until 8:00 AM on June 12, 2023.

Attention Kemp and Rice relationship clients:

If you are a Remote Deposit Capture user, we will be reaching out to walk you through your new set up. Please note, important business information that will not convert to the new system includes: scheduled and recurring ACH Batches or Wires with an effective date of June 8, 2023 or after, and Wire Templates. Information that will be converted include: recipients, ACH template details, and user permissions. We recommend saving screenshots of your current settings, payees, participants, and sub-users as a precaution for when the new system is live.

Checks and Routing Number

Attention Kemp and Rice relationship clients, please make sure to update any automatic ACH and direct deposits to our routing number 11925113 after June 9, 2023. You will not need to order new checks at this time; all current and outstanding checks will process as before. When check reorders are processed, they will automatically be processed with the new routing number. If you have any questions, please contact your local banking center or visit our website.

Statements & E-Statements

All clients will receive a paper delivered statement with transactions through June 9, 2023. Checking and savings accrued interest will be paid on June 9, 2023. Your next statement and all future statements will have a slightly different look but will contain all the same detailed information on account. If you currently receive your monthly statement electronically, we recommend for you to save your most recent statements prior to June 9, 2023. Kemp and Rice relationship clients please note: 24 months of e-statements will be converted; however, there will be a three-month delay providing this information to you, so please download any information you may need immediately.

We anticipate a smooth software update that should provide very little disruption to you. Please feel free to contact any of our friendly customer service representatives at your nearest Harmony Bank banking center. Please find a listing of all of our banking centers listed below for your convenience. We appreciate your patience as we navigate these exciting enhancements.

At Harmony Bank, we value your continued trust and confidence!

Sincerely,

Your Harmony Bank Team

Harmony Bank Banking Centers and ATM locations:

Uptown 214.219.0003
4161 McKinney Avenue Suite 101 Dallas, Texas 75204
Branch and Drive-In Hours Mon-Fri 9am-5pm

Deep Ellum 214.838.9333
3033 Main Street Dallas, Texas 75226
Branch and Drive-In Hours Mon-Fri 9am-5pm

Bishop Arts 214.382.0000
247 West Davis Street Dallas, Texas 75208
Branch and Drive-In Hours Mon-Fri 9am-5pm

Cedars 214.323.8020
1600 South Ervay Street Dallas, Texas 75215
Branch and Drive-In Hours Mon-Fri 9am-5pm

Garland 972.494.9800
1919 South Shiloh Road Suite 100 Garland, Texas 75042
Branch and Drive-In Hours Mon-Fri 9am-5pm

Waxahachie 972.938.7575
104 Broadhead Road Waxahachie, Texas 75165
Lobby Hours
Monday – Friday 9:00 am – 3:00 pm
Drive-Thru Hours
Monday – Friday 8:30 am – 6:00 pm
Saturday 9:00 am – 12:00 pm

Ennis 972.878.4040
909 South Clay Street Ennis, Texas 75119
Lobby Hours
Monday – Friday 9:00 am – 3:00 pm
Drive-Thru Hours
Monday – Friday 8:30 am – 6:00 pm
Saturday 9:00 am – 12:00 pm

Kemp 903.498.8541
100 South State Highway 274 Kemp, Texas 75143
Lobby Hours
Monday thru Thursday 9:00 am to 3:00 pm
Friday 9:00 am to 5:00 pm
Drive Thru Hours
Monday thru Friday 8:00 am to 5:30 pm
Saturday 9:00 am to 12:00 pm

Rice 903.326.4121
100 North McKinney Rice, Texas 75155
Lobby Hours
Monday – Thursday 9:00 am – 3:00 pm
Friday 9:00 am – 5:00 pm
Drive-Thru Hours Monday – Thursday 9:00 am – 4:00 pm
Friday 9:00 am – 5:00 pm
Saturday 9:00 am – 12:00 pm

Seven Points 903.498.8541
316 South Seven Points Drive Seven Points, Texas 75143
Lobby Hours
Monday thru Thursday 9:00 am to 3:00 pm
Friday 9:00 am to 5:00 pm
Drive Thru Hours
Monday thru Friday 8:00 am to 5:30 pm
Saturday 9:00 am to 12:00 pm

Italy 972.483.6326
100 West Main Italy, Texas 76651
Lobby Hours
Monday – Thursday 9:00 am – 4:00 pm
Friday 9:00 am – 6:00 pm
Drive-Thru Hours
Monday – Thursday 8:00 am – 4:00 pm
Friday 8:00 am – 6:00 pm
Saturday 9:00 am – 12:00 pm

Personal and Business Product Conversion Guide



New Product	Harmony Bank Kemp/Rice Current Product	Minimum Opening Deposit	Fees	Interest Rates
eChecking	eChecking	\$25	No monthly maintenance fee with eStatements* *eStatement is required to avoid monthly service fee, otherwise account will be transferred to a Personal Checking Account and a \$10 monthly fee may be charged.	N/A
Personal Checking	Senior Checking, Golden Years Regular Checking, Low Activity Checking, Demand Checking Account	\$100	Avoid \$10 monthly maintenance fee by maintaining a \$500 minimum daily balance Monthly maintenance fee waived for customers 60 years and older* *Other service fees may apply; see service fee schedule.	N/A
Personal Interest Checking	Interest Checking, Personal NOW Checking, Personal Super NOW Checking	\$1,000	Avoid \$10 monthly maintenance fee by maintaining a \$1,000 minimum daily balance Monthly maintenance fee waived for customers 60 years and older* *Other service fees may apply; see service fee schedule.	Competitive interest on balances of \$1,000 or more
Premier Checking Account	Your Choice Checking Account	\$100	\$10.00 fixed monthly maintenance fee	N/A
Personal Savings Account	Personal Savings Account	\$100	Avoid \$5 quarterly maintenance fee by maintaining \$250 minimum daily balance Quarterly maintenance fee waived for customers 60 years and older* \$5 quarterly excess debit fee if debit transactions exceed 6 per quarterly statement cycle *Other service fees may apply; see service fee schedule.	Interest accrues daily, compounds and is credited quarterly
Personal Money Market Account	Personal Non-Tiered Money Market, Super Money Market, Super Savings Money Market	\$1,000	Avoid \$15 monthly maintenance fee by maintaining \$2,500 minimum daily balance \$5 monthly excess debit fee if debit transactions exceed 6 per statement cycle	Interest paid monthly
Small Business Checking	Small Business Checking, Demand Commercial Checking, Now Checking	\$100	Avoid \$10 monthly maintenance fee by maintaining a \$1,000 minimum daily balance 150 free items per month (debits and credits); 20¢ per debit and credit thereafter	N/A
Business Analysis Checking Account	Now Checking	\$100	\$15 monthly maintenance fee Minimize or even offset monthly fees incurred via an earnings credit* *Earnings Credit for monthly average book balances = Current Fed Funds Rate	N/A
Business Savings Account	Business Savings Account, Commercial Savings	\$100	Avoid \$5 quarterly maintenance fee by maintaining \$250 minimum daily balance \$5 quarterly excess debit fee if debit transactions exceed 6 per quarterly statement cycle	Interest accrues daily, compounds and is credited quarterly
Business Money Market	Business Non-Tiered Money Market, Super Money Market, Super Savings Money Market	\$1,000	Avoid \$15 monthly maintenance fee by maintaining \$2,500 minimum daily balance \$5 monthly excess debit fee if debit transactions exceed 6 per statement cycle	Interest paid monthly

Terms and Conditions Overdraft Addendum

Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fee

Generally. This Addendum is part of the Terms and Conditions of Your Account. The information in this Addendum is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining Your Available Balance. We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance.

For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A Temporary Debit Authorization Hold Affects Your Account Balance."

Overdrafts. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. (*Ask about our Overdraft Protection Program*)

Nonsufficient Funds (NSF) Fees. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. *(Refer to the Re-presentment Disclosure for more details on represented items.)*

Payment Types. Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

Important Information Regarding "Decoupled" Cards. Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Balance Information. Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds Availability. Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Harmony Bank

TRUTH-IN-SAVINGS DISCLOSURE as of June 10, 2023

eChecking

No monthly maintenance fee with eStatements.

eStatements are required to avoid monthly maintenance fee, otherwise account will be transferred to a Personal Checking Account and a \$10 maintenance fee may be charged.

Minimum balance to open the account - You must deposit \$25.00 to open this account.

PERSONAL CHECKING ACCOUNT

Avoid \$10 monthly maintenance fee by maintaining a \$500 minimum daily balance.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

The monthly maintenance fee will be waived for account holders 60 years of age and older.

PERSONAL INTEREST CHECKING ACCOUNT

Rate Information - Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you may receive the accrued interest. Minimum balance to open the account - You must deposit \$1000.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. The monthly maintenance fee will be waived for account holders 60 years of age and older.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account.

This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

PREMIER CHECKING ACCOUNT

\$10.00 fixed monthly maintenance fee which includes benefits such as travel discounts, roadside assistance, identity theft and cellphone protection.

No minimum balance required.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

PERSONAL MONEY MARKET ACCOUNT

Rate Information - The interest rate and annual percentage yield for your account depend upon the applicable rate tiers. The interest rate and annual percentage yield for these tiers may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you may receive the accrued interest. Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

\$5 monthly excess debit fee if debit transactions exceed 6 per statement cycle.

PERSONAL SAVINGS ACCOUNT

Rate Information - The interest rate and annual percentage yield for these tiers may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you may receive the accrued interest. Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - A quarterly maintenance fee of \$5.00 will be imposed every quarterly statement cycle if the balance in the account falls below \$250.00 any day of the quarterly cycle. The quarterly maintenance fee will be waived for account holders 60 years of age and older.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

\$5 quarterly excess debit fee if debit transactions exceed 6 per quarterly statement cycle.

CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded every quarter.

Crediting frequency - Interest will be credited to your account every quarter.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:

The fee we may impose will equal 90 days interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of 18 months to 3 years:

The fee we may impose will equal 180 days interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of 4 years to 5 years:

The fee we may impose will equal 365 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

Please refer to our separate fee schedule for additional information about charges.

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

FACTS**WHAT DOES HARMONY BANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ④ Social Security number and checking account information and balances
- ④ Credit history and payment history
- ④ Transaction and loss history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons Harmony Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Harmony Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 214-219-0003 or go to www.harmony.bank

Who we are

Who is providing this notice? Harmony Bank

What we do

How does Harmony Bank protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Harmony Bank collect my personal information? We collect your personal information, for example, when you

- Open an account or apply for a loan
- Deposit money or show your government-issued ID
- Make a wire transfer or pay your bills

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Harmony Bank does not share with our affiliates.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Harmony Bank does not share with nonaffiliates so they can market to you.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners includes Credit Card companies.

Other important information

For Texas Customers.

Harmony Bank is chartered, licensed, or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Harmony Bank should contact the Texas Department of Banking through one of the means indicated below:

In person or by U.S. Mail: 2601 N. Lamar Blvd. Austin, Texas 78705 Toll Free: 877-276-5554

E-mail: consumer.complaints@dob.texas.gov

Website: www.dob.texas.gov

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated by Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your Debit Card and personal identification number, to:

- get cash withdrawals from checking account(s)
 - you may withdraw no more than \$500.00 per day
- get cash withdrawals from savings account(s)
 - you may withdraw no more than \$500.00 per day
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- get information about checking and savings accounts
- make deposits

Some of these services may not be available at all terminals.

Types of Visa Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card: you may not exceed \$1,000.00 in transactions per day.

Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.harmony.bank and using your personal identification number and user identification, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from checking to loan account(s) with us
- make payments from checking accounts to third parties (Bill Pay)
- get information about checking, savings and loan accounts

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone at www.harmony.bank and using your personal identification number and user identification, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- make payments from checking to loan account(s) with us
- make payments from checking accounts to third parties (Bill Pay)
- get information about checking, savings and loan accounts

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

FEES

We do not charge for direct deposits to any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call your banking center to find out whether or not the deposit has been made.
- **Periodic statements.**
You will get a monthly account statement from us for your checking accounts.
You will get a monthly account statement from us for your savings accounts unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
We will charge you \$20.00 for each stop-payment order you give.
- **Notice of varying amounts.** If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer: If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure will disclose information to third parties about your account or the transfers you make:

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

Generally, Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limits on Liability for Visa®-branded Debit Card. You will not be liable for any unauthorized transactions using your Visa®-branded Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Visa® is a registered trademark, and the circles design is a trademark of Visa® International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write to us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, call or write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Harmony Bank Banking Centers and ATM locations:

Uptown 214.219.0003

4161 McKinney Avenue Suite 101 Dallas, Texas 75204

Branch and Drive-In Hours Mon-Fri 9am-5pm

Cedars 214.323.8020

1600 South Ervay Street Dallas, Texas 75215

Branch and Drive-In Hours Mon-Fri 9am-5pm

Garland 972.494.9800

1919 South Shiloh Road Suite 100 Garland, Texas 75042

Branch and Drive-In Hours Mon-Fri 9am-5pm

Deep Ellum 214.838.9333

3033 Main Street Dallas, Texas 75226

Branch and Drive-In Hours Mon-Fri 9am-5pm

Bishop Arts 214.382.0000

247 West Davis Street Dallas, Texas 75208

Branch and Drive-In Hours Mon-Fri 9am-5pm

Kemp 903.498.8541

100 South State Highway 274 Kemp, Texas 75143

Lobby Hours

Monday thru Thursday 9:00 am to 3:00 pm

Friday 9:00 am to 5:00 pm

Drive Thru Hours

Monday thru Friday 8:00 am to 5:30 pm

Saturday 9:00 am to 12:00 pm

Seven Points 903.498.8541

316 South Seven Points Drive Seven Points, Texas 75143

Lobby Hours

Monday thru Thursday 9:00 am to 3:00 pm

Friday 9:00 am to 5:00 pm

Drive Thru Hours

Monday thru Friday 8:00 am to 5:30 pm

Saturday 9:00 am to 12:00 pm

Rice 903.326.4121

100 North McKinney Rice, Texas 75155

Lobby Hours

Monday - Thursday 9:00 am - 3:00 pm

Friday 9:00 am - 5:00 pm

Drive-Thru Hours

Monday - Thursday 9:00 am - 4:00 pm

Friday 9:00 am - 5:00 pm

Saturday 9:00 am - 12:00 pm

Ennis 972.878.4040

909 South Clay Street Ennis, Texas 75119

Lobby Hours

Monday - Friday 9:00 am - 3:00 pm

Drive-Thru Hours

Monday - Friday 8:30 am - 6:00 pm

Saturday 9:00 am - 12:00 pm

Italy 972.483.6326

100 West Main Italy, Texas 76651

Lobby Hours

Monday - Thursday 9:00 am - 4:00 pm

Friday 9:00 am - 6:00 pm

Drive-Thru Hours

Monday - Thursday 8:00 am - 4:00 pm

Friday 8:00 am - 6:00 pm

Saturday 9:00 am - 12:00 pm

Waxahachie 972.938.7575

104 Broadhead Road Waxahachie, Texas 75165

Lobby Hours

Monday - Friday 9:00 am - 3:00 pm

Drive-Thru Hours

Monday - Friday 8:30 am - 6:00 pm

Saturday 9:00 am - 12:00 pm

FUNDS AVAILABILITY DISCLOSURE

The information here describes our policy of holding deposited items in an account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary our policy is to make your funds available by the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to Harmony Bank. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Our policy is to make funds from your cash and check deposits available to you by the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

HOLDS ON OTHER FUNDS FOR CHECK CASHING

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account.

Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it and we decided to delay availability on the deposit.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited and we decided to delay availability on the deposit.

DEPOSITS AT PROPRIETARY ATMs:

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate may be subject to a hold which will generally not exceed two business days. Longer delays may apply in accordance with this disclosure.

If you make a deposit at our proprietary (on-site) ATM before 4:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. ATM deposits can only be made at ATM's located in our branches. (Not located at all branches.)

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit to pay checks you have written to others and for cash withdrawal not until the third Business Day after the day of your deposit. The first \$225.00 of your deposits, however, will be available on the next business day after the banking day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we

will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the Business Day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances: (a) if we believe a check you deposit will not be paid; (b) if you deposit checks totaling more than \$5,525 on any one day; (c) if you redeposit a check that has been returned unpaid; (d) if you have overdrawn your account repeatedly in the last six months; or (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available by the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available by the ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second Business Day after the day of deposit.

Funds from all other check deposits will be available by the ninth Business Day after the day of your deposit.

SPECIAL RULES FOR REMOTE DEPOSIT CAPTURE OR MOBILE DEPOSIT

If you are depositing funds using our, remote deposit capture service or mobile deposit service, items must be submitted before 3 PM CST to be considered for same day processing. Please note that these items are still subject to "Availability Schedule" as noted above.

Personal Account Service Fees

Fees - Effective 6/10/23

Debit Card / ATM

Debit Card Daily Limit	\$ 1,000.00
ATM Cash Withdrawal Limit	\$ 500.00
ATM withdraw foreign term	\$ 2.00
Replacement Card	\$ 10.00

Other Charges

Account Balancing Assistance	\$ 25.00	per hour
Account closing within 90 days of opening	\$ 25.00	
Account Inquiry - processed by Bank Staff	\$ 2.00	
Account Overdraft Protection / Transfer from HB account	\$ 6.00	each
Account Transfer Request - by telephone	\$ 2.00	
Cashiers Check **	\$ 5.00	
Cashiers Check - Non Customer / HB Funds Only	\$ 10.00	
Chargeback	\$ 10.00	
Check Cashing - non customer	2%	
Collections - Incoming or Outgoing**	\$ 15.00	
Copies	\$ 0.15	per page
Garnishment	Subject to Legal Fees	
Levies	\$ 100.00	plus legal fees
Money Orders (not available at all branches)	\$ 2.00	
Returned Item/Overdraft fee	\$ 30.00	
Research of Records - per hour	\$ 30.00	
Special Statement (reprint)	\$ 5.00	
Stop Payment	\$ 20.00	
Temporary Checks	\$ 1.00	per check
Wire - Incoming **	\$ 10.00	
Wire - Outgoing **	\$ 20.00	
Wire - International Incoming **	\$ 10.00	
Wire - International Outgoing **	\$ 60.00	
Zipper Bags	\$ 5.00	
Zipper Bag locked	\$ 25.00	

** Harmony Bank Customers only

Safe Deposit Boxes (Subject to Location and Availability)

2 X 5	\$ 20.00	
3 X 5	\$ 25.00	
3 X 10	\$ 40.00	
4 X 10	\$ 50.00	
5 X 10	\$ 70.00	
8 X 10	\$ 80.00	
10 X 10	\$ 100.00	
10 X 15	\$ 140.00	
16 X 16	\$ 160.00	
15 X 33	\$ 200.00	
Box Drilling	\$ 250.00	
Late fee	\$ 30.00	after 30 days
Loss of 1 key	\$ 100.00	

Business Account Service Fees

Fees - Effective 6/10/23

Debit Card / ATM

Debit Card Daily Limit	\$ 2,000.00
ATM Cash Withdrawal Limit	\$ 1,000.00
ATM withdraw foreign term	\$ 2.00
Replacement Card	\$ 10.00

Other Charges

Account Balancing Assistance	\$ 25.00 per hour
Account closing within 90 days of opening	\$ 25.00
Account Inquiry - processed by Bank Staff	\$ 2.00
Account Overdraft Protection / Transfer from HB account	\$ 6.00 each
Account Transfer Request - by telephone	\$ 2.00
Cashiers Check **	\$ 5.00
Cashiers Check - Non Customer / HB Funds Only	\$ 10.00
Chargeback	\$ 10.00
Check Cashing - non customer	2%
Collections - Incoming or Outgoing **	\$ 15.00
Copies	\$ 0.15 per page
Garnishment	Subject to Legal Fees
Levies	\$ 100.00 plus legal fees
Money Orders (not available at all branches)	\$ 2.00
Money Service Business Account	\$ 200.00 monthly
Returned Item/Overdraft fee	\$ 30.00
Research of Records - per hour	\$ 30.00
Special Statement (reprint)	\$ 5.00
Stop Payment	\$ 20.00
Sweep Fee	\$ 100.00
Temporary Checks	\$ 1.00 per check
Wire - Incoming **	\$ 10.00
Wire - Outgoing **	\$ 20.00
Wire - International Incoming **	\$ 10.00
Wire - International Outgoing **	\$ 60.00
Zipper Bags	\$ 5.00
Zipper Bag locked	\$ 25.00

** Harmony Bank Customers only

Business Analysis Checking Analysis Fees

Monthly Account Maintenance	\$ 15.00 per month
Checks or Debits from account	\$ 0.20 per item
Items included in Deposit	\$ 0.12 per item
ACH Credit or Debit	\$ 0.20 per item
Deposits or Credits to account	\$ 0.50 per item
Negative Collected Balances	Prime + 3.00%
Earnings Credit for monthly average book balance	Current Fed Fund Rate

Monthly Service Charges **

Business Small Checking	\$ 10.00 per month
Business Tiered Money Market	\$ 15.00 per month

**** Monthly service charge waived if balance does not fall below \$1,000 on any day of the month for Checking and below****\$2,500 on any day of the month for Money Market accounts.**

Business Savings	\$ 5.00 per month
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**** Monthly service charge waived if balance does not fall below \$250 on any day of the month for Savings Accounts****Safe Deposit Boxes (Subject to Location and Availability)**

2 X 5	\$ 20.00
3 X 5	\$ 25.00
3 X 10	\$ 40.00
4 X 10	\$ 50.00
5 X 10	\$ 70.00
8 X 10	\$ 80.00
10 X 10	\$ 100.00
10 X 15	\$ 140.00
16 X 16	\$ 160.00
15 X 33	\$ 200.00
Box Drilling	\$ 250.00
Late fee	\$ 30.00 after 30 days
Loss of 1 key	\$ 100.00