ACCOUNT DISCLOSURES

Please read these Account Disclosures carefully. These terms apply to your Deposit Account provided by Bangor Savings Bank in connection with Remodel Health. Capitalized terms not defined in these Account Disclosures shall have meanings set forth in the Deposit Account Agreement and Debit Card Agreement.

TRUTH IN SAVINGS DISCLOSURES Account Type:

☒ Consumer ☐ Commercial

☒ Checking/Transactional Account ☐ Savings ☒ Debit Card

FDIC Insurance

☒ Your Account is eligible for FDIC insurance, up to applicable federal limits, as set forth in your Agreement.

☐ Your Account is not FDIC-insured.

Interest:

☒ Your Account is a non-interest bearing account.

☐ Your Account will bear interest. The interest rate on your Account is [0]% with an annual percentage yield (APY) of [0]%.

Your interest rate and annual percentage yield (APY) may change at any time in our sole discretion. There are no maximum or minimum interest rate limits for this Account.

Balance Calculation 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 your Account each day. If your Account bears interest, interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (e.g., ACH).

Interest will be compounded on a daily basis. Interest will be credited to your Account on a monthly basis. As of the date we credit the accrued interest to your Account, any fractional amount of interest accrued that is less than one cent may be rounded down to the nearest whole cent, and you will forfeit the difference.

Effect of Closing Your Account. If you close your Account before interest is credited, you will not receive the accrued interest.

Minimum Balance:

☒There is no minimum balance to open your Account, maintain your Account, avoid the imposition of fees or obtain the disclosed interest rate and APY.

☐You must deposit a minimum of $[0] to open this Account ("Minimum Balance"). You must maintain a daily balance, in the amount of the Minimum Balance, in your Account at all times to obtain the disclosed interest rate and APY, and avoid the imposition of additional fees, as shown in the Fee Schedule. The daily balance

Transaction Limits

Your Account is subject to all the limitations set forth in your Bangor Savings Bank Deposit Account

Agreement ("Deposit Account Agreement"), Bangor Savings Bank Debit Card Agreement ("Debit Card Agreement") and any other agreement between you and us, Remodel Health. In addition, the following transaction limits apply:

Limit	Amount

ACH Transaction Limit	$[2,500]
Daily/Weekly/Monthly ACH Limit	$2,500 Daily / $2,500 Weekly / $2,500 Monthly
ATM Withdrawal Limit	$[0]
Daily/Weekly/Monthly ATM Withdrawal Limit	$0 Daily / $0 Weekly / $0 Monthly
Debit Card Transaction Limit	$2500
Daily/Weekly/Monthly Debit Card Transaction Limit (including ATM transactions)	$2500 Daily / $2500 Weekly / $2500 Monthly

Account access and transactions are only made available to you on the Partner's mobile application or

Partner's website. Deposits to your Account may only be made by ACH transfer from your Linked Account on the Partner's application. Withdrawals from your Account may only be made by ACH transfer to your Linked Account on the Partner's application, if one is issued to you with your Account. You may not make transactions, view information, or access the funds in your Account using services such as Bangor Online, Bangor Mobile, Telephone Banking, or any services available within each of these platforms. You may not deposit cash or checks in your Account, even if your Card allows you ATM access to cash. You may not make transactions or access your Account using Bangor Savings Bank's branches.

Fee Schedule

You agree to pay all applicable fees on your Account, which are disclosed in your Deposit Account Agreement, Debit Card Agreement (if applicable), and any other agreement you have with us, Remodel Health. In addition, you agree to pay the following fees:

Fee		**Amount**	**When the Fee Will Be Imposed**
Bank ATM Transaction	n/a		
Third-Party ATM Transaction	n/a		In addition to our fee, the third-party ATM operator may charge you a fee.
Monthly Maintenance Fee	0		
Expedited Card Replacement Fee	0		
Overdraft Fee	0		
International Transaction Fee	n/a		