

FIRST PERFORMANCE CHECKING ACCOUNT GUIDE

Transaction Qualifications

To earn the premium interest rate:

- ✓ 15 or more debit card purchases must post to the account during a monthly Qualification Period. A transaction must post to the account in order to be included in the Qualification Period, and posting may take 1-3 business days depending on the processing method used for the debit card purchase.

To avoid the \$15 monthly maintenance fee:

- ✓ 5 or more debit card purchases must post to the account during a monthly Qualification Period.

What to Expect With a First Performance Checking Account

As a courtesy, a new First Performance Checking Account has the status of a **Qualifying Account** effective on the opening date as determined by our system. This status also applies on the date an existing First Bank account is converted to First Performance Checking. This means the premium interest rate is earned on balances up to \$25,000, and a lower interest rate is earned on balances greater than \$25,000. The **Qualifying Account** status remains in place through the account's second Evaluation Date allowing time to receive a debit card and start making purchases.

An account is enrolled in our First Performance Checking rewards system on the business day after the account's effective opening date (or conversion date), and this is the beginning of the first Qualification Period. An account's first Qualification Period may vary in length based on the opening date and may not be the full period as shown in the table below. An account's first Evaluation Date will not change the account's qualifying status or interest rate. On the first Analysis/Statement Date, the account statement may not contain a full month of activity based on the account's effective opening date (or conversion date). The statement will display the number of days included in the statement period (ranging from a period of 1 day or more), and interest will be paid for that number of days. The \$15.00 monthly maintenance fee will be waived for the first Qualification Period and will not appear on the first account statement.

The business day after the first Evaluation Date begins the second Qualification Period, *and this is the time to ensure that 15 debit card purchases post to the account during this period.*

On the second Evaluation Date, our rewards systems will complete a lookback review of the transactions that posted to the account during the second Qualification Period, and the account's qualifying status may stay the same or may change to a **Non-Qualifying Account**. Also, if at least 5 debit card purchases did not post to the account during this lookback period, the \$15.00 monthly maintenance fee will be assessed on the next Analysis/Statement Date.

All accounts will have the same Qualification Periods throughout a calendar year (starting with the second Qualification Period for new/converted accounts) which allows us to provide the table below. At least 15 debit card purchases must post to the account during each monthly Qualification Period in order to stay at the premium interest rate. With eBanking, it is easy to count the number of debit card purchases. This Guide is located on our website, and the table is updated annually.

Qualification Periods and Other Key Dates

MONTH	ANALYSIS/ STATEMENT DATE	QUALIFICATION PERIOD		EVALUATION DATE	DATE INTEREST RATE MAY CHANGE
		BEGINNING	ENDING		
JANUARY	2/5/2024	1/3/2024	1/31/2024	1/31/2024	2/1/2024
FEBRUARY	3/5/2024	2/1/2024	2/29/2024	2/29/2024	3/1/2024
MARCH	4/5/2024	3/1/2024	4/2/2024	4/2/2024	4/3/2024
APRIL	5/3/2024	4/3/2024	4/30/2024	4/30/2024	5/1/2024
MAY	6/5/2024	5/1/2024	5/31/2024	5/31/2024	6/3/2024
JUNE	7/5/2024	6/3/2024	7/1/2024	7/1/2024	7/2/2024
JULY	8/5/2024	7/2/2024	7/31/2024	7/31/2024	8/1/2024
AUGUST	9/5/2024	8/1/2024	8/30/2024	8/30/2024	9/3/2024
SEPTEMBER	10/4/2024	9/3/2024	10/1/2024	10/1/2024	10/2/2024
OCTOBER	11/5/2024	10/2/2024	10/31/2024	10/31/2024	11/1/2024
NOVEMBER	12/5/2024	11/1/2024	12/2/2024	12/2/2024	12/3/2024
DECEMBER	1/3/2025	12/3/2024	12/30/2024	12/30/2024	12/31/2024
JANUARY	2/5/2025	12/31/2024	1/31/2025	1/31/2025	2/3/2025
FEBRUARY	3/5/2025	2/3/2025	2/28/2025	2/28/2025	3/3/2025
MARCH	4/4/2025	3/3/2025	4/1/2025	4/1/2025	4/2/2025
APRIL	5/5/2025	4/2/2025	4/30/2025	4/30/2025	5/1/2025
MAY	6/5/2025	5/1/2025	6/2/2025	6/2/2025	6/3/2025
JUNE	7/3/2025	6/3/2025	6/30/2025	6/30/2025	7/1/2025
JULY	8/5/2025	7/1/2025	7/31/2025	7/31/2025	8/1/2025
AUGUST	9/5/2025	8/1/2025	9/2/2025	9/2/2025	9/3/2025
SEPTEMBER	10/3/2025	9/3/2025	9/30/2025	9/30/2025	10/1/2025
OCTOBER	11/5/2025	10/1/2025	10/31/2025	10/31/2025	11/3/2025
NOVEMBER	12/5/2025	11/3/2025	12/2/2025	12/2/2025	12/3/2025
DECEMBER	1/5/2026	12/3/2025	12/30/2025	12/30/2025	12/31/2025

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When is the Analysis/Statement Date?

The Analysis Date is the date that interest is credited to the account and a monthly maintenance fee may be assessed. The account statement is generated on the Statement Date. For a First Performance Checking account, the Analysis Date and Statement Date are on the 5th of each month. If the 5th falls on a weekend or a bank holiday, the statement will be generated, interest will be credited, and a monthly maintenance fee may be assessed on the business date prior. Example: Analysis/Statement Date falls on a Monday which happens to be a bank holiday; therefore, the Analysis/Statement Date is the prior Friday.

How is the Qualification Period determined?

A Qualification Period ends three business days (excluding weekends and bank holidays) before an account's next Analysis/Statement Date. A new Qualification Period begins one business day after the Evaluation Date. A Qualification Period is similar to a lookback period. Each monthly Qualification Period creates the opportunity for a client to meet the transaction qualifications to earn a premium interest rate and to avoid the monthly maintenance fee.

What is the Evaluation Date?

An account is evaluated each month on a specific Evaluation Date to determine if qualifications were met during a monthly Qualification Period. After end-of-business on the Evaluation Date, transactions are reviewed systematically. The Evaluation Date is the last day of the Qualification Period and is 3 business days before the account's Analysis/Statement Date which is on the 5th of each month.

What is an account's qualifying status and how does it change? When can the interest rate change?

On each Evaluation Date, if the account meets the transaction qualifications, it has a status of a **Qualifying Account**, and *effective on the business day after the Evaluation Date*, earns the premium interest rate on balances up to \$25,000, and a lower interest rate is earned on the portion that is more than \$25,000. On each Evaluation Date, if the account does not meet the transaction qualifications, it has a status of a **Non-Qualifying Account**, and *effective on the business day after the Evaluation Date*, earns the lower interest rate on the entire account balance.

First Performance Checking Account Disclosure

An account is evaluated each month on a specific Evaluation Date to determine if qualifications were met during a monthly Qualification Period; this Evaluation Date is three business days before the account's Analysis/Statement Date which is on the 5th of each month. On the Analysis/Statement Date, interest is credited to the account, a monthly maintenance fee may be assessed, and the account statement is generated. The Evaluation Date is the last day of the monthly Qualification Period which begins one business day after the previous month's Evaluation Date, and it is similar to a lookback period. Qualifying transactions must post to the account during the monthly Qualification Period. Transactions may take one or more business days from the date of purchase to post to the account. Qualifications to earn a premium interest rate are:

- ✓ 15 or more debit card purchases.

When all of the above qualifications are met and posted to the account during a monthly Qualification Period, the account is a Qualifying Account, and effective on the business day after the Evaluation Date, a premium interest rate will be paid on the portion of the account balance up to \$25,000.00; and the portion of the account balance that is \$25,000.01 or more will be paid a lower interest rate; the account will be considered a Qualifying Account through the next Evaluation Date. When all of the above qualifications are not met and posted to the account during the monthly Qualification Period, the account is a Non-Qualifying Account, and effective on the business day after the Evaluation Date, a lower interest rate will be paid on the entire account balance; the account will be considered a Non-Qualifying Account through the next Evaluation Date.

When the qualifications of 5 or more debit card purchases are met and posted to the account during a monthly Qualification Period, the monthly maintenance fee of \$15.00 will not be assessed on the Analysis/Statement Date following the Evaluation Date. When the qualifications of 5 or more debit card purchases are not met and posted to the account during a monthly Qualification Period, the monthly maintenance fee of \$15.00 will be assessed on the Analysis/Statement Date following the Evaluation Date.

First Performance Checking is a variable-rate account, and the interest rates for a Qualifying Account and a Non-Qualifying Account may change after the account is opened. Refer to Personal Schedule of Fees and Product/Rate Sheet that include certain terms of this account and interest rate information, including Interest Rates and Annual Percentage Yields. \$100 minimum balance to open. Fees may reduce earnings. Limit one First Performance Checking account per person. Interest Rates and Annual Percentage Yields apply to accounts that were opened on or before 10/13/2023.