
Effective 10/1/2024**BASK BANK TRUTH IN SAVINGS DISCLOSURES**

This addendum provides Truth in Savings disclosures for Bask Bank personal checking, savings, and CDs. For additional information on our personal products, including our Bask Interest Rates & Annual Percentage Yields and Schedule of Fees, please see our Bask Account Agreement Terms and Disclosures, website, and/or brochures provided under separate cover.

TRUTH IN SAVINGS – BASK INTEREST CHECKING

Account Qualifications: In order to be eligible for a Bask Checking you must, at a minimum, be 18 years of age, be a US citizen or legal resident, have a valid US Taxpayer Identification Number, and have a valid US residential address. Additional qualifications apply and all applicants are subject to identity verification and security screening to comply with applicable regulations, including but not limited to, the USA PATRIOT Act and Bank Secrecy Act.

Rate Information: Your interest rate and annual percentage yield may change. Visit Bask Bank (www.baskbank.com) to determine the most current rate information applicable to your account.

Frequency of Rate Changes: At our discretion, we may change the interest rate on your Account at any time. Visit Bask Bank (www.baskbank.com) to determine the most current rate information applicable to your Account.

Determination of Rate: This is an all-balance account with interest accruing as stated.

Compounding and Crediting Frequency: Interest is compounded daily and is credited to the Account on the last day of the statement cycle.

Effect of Closing an Account: If the Account is closed before or on the last day of a statement cycle, accrued interest for that period will be paid.

Minimum Balance to Open the Account: There is no minimum balance required in order to open a Bask Interest Checking; however, accounts with a balance of zero for 15 consecutive business days may be closed.

Minimum Balance to Obtain Annual Percentage Yield: There is no minimum balance to obtain annual percentage yield.

Daily Balance Computation Method: We use the daily collected 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 Non-Cash Deposits: Interest begins to accrue no later than the Business Day we receive credit for the deposit of non-Cash items (for example, Checks).

Transaction Limitations: We reserve the right to limit the frequency of transactions and/or dollar limit of transfers between your Bask Checking and certain accounts. These transfer limits may be changed at any time without notice, unless required by applicable law.

Fees: Refer to the Bask Bank Schedule of Fees for details.

Bonus: At the discretion of the bank, Bask[®] may offer bonus promotions for this product. The amount or type of any bonus, when the bonus will be provided, and any minimum balance and time requirements to obtain the bonus may vary depending on the terms. Please refer to the current bonus terms found on our website at www.baskbank.com/promotional-offers-terms-conditions.

TRUTH IN SAVINGS – BASK INTEREST SAVINGS

The following provisions apply to any Bask Interest Savings you maintain with us.

Account Qualifications: In order to be eligible for a Bask Interest Savings you must, at a minimum, be 18 years of age, be a US citizen or legal resident, have a valid US Taxpayer Identification Number, and have a valid US residential address. Additional qualifications apply and all applicants are subject to identity verification and security screening to comply with applicable regulations, including but not limited to, the USA PATRIOT Act and Bank Secrecy Act.

Rate Information: Your interest rate and annual percentage yield may change. Visit Bask Bank (www.baskbank.com) to determine the most current rate information applicable to your Account.

Frequency of Rate Changes: At our discretion, we may change the interest rate on your Account at any time. Visit Bask Bank (www.baskbank.com) to determine the most current rate information applicable to your Account.

Determination of Rate: This is an all-balance account with interest accruing as stated.

Compounding and Crediting Frequency: Interest is compounded daily and is credited to the Account on the last day of the statement cycle.

Effect of Closing an Account: If the Account is closed before or on the last day of a statement cycle, accrued interest for that period will be paid.

Minimum Balance to Open the Account: There is no minimum balance required in order to open a Bask Interest Savings; however, accounts with a balance of zero for 15 consecutive business days may be closed.

Minimum Balance to Obtain Annual Percentage Yield: There is no minimum balance to obtain annual percentage yield.

Daily Balance Computation Method: We use the daily collected 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 Non-Cash Deposits: Interest begins to accrue no later than the Business Day we receive credit for the deposit of non-Cash items (for example, Checks).

Transaction Limitations: We reserve the right to limit the frequency of transactions and/or dollar limit of transfers between your Bask Interest Savings and certain accounts. These transfer limits may be changed at any time without notice, unless required by applicable law. This account does not allow the writing of checks.

Fees: Refer to the Bask Bank Schedule of Fees for details.

Bonus: At the discretion of the bank, Bask[®] may offer bonus promotions for this product. The amount or type of any bonus, when the bonus will be provided, and any minimum balance and time requirements to obtain the bonus may vary depending on the terms. Please refer to the current bonus terms found on our website at www.baskbank.com/promotional-offers-terms-conditions.

TRUTH IN SAVINGS – BASK MILEAGE SAVINGS

The following provisions apply to the Bask Mileage Savings you maintain with us.

Account Qualifications: In order to be eligible for a Bask Mileage Savings, you must, at a minimum, be 18 years of age, be a US citizen or legal resident, have a valid US Taxpayer Identification Number, and have a valid US residential address. Additional qualifications apply and all applicants are subject to identity verification and security screening to comply with applicable regulations, including but not limited to, the USA PATRIOT Act and Bank Secrecy Act. You must also provide Bask Bank with your AAdvantage[®] account number in order to receive AAdvantage[®] miles. Failure to establish an AAdvantage[®] account or to provide Bask Bank with your AAdvantage[®] account number may result in your account being closed and forfeiture of the miles you earned.

Earning Miles for Balances: The Bask Mileage Savings earns American Airlines AAdvantage[®] miles instead of cash interest. Bask Bank will Award AAdvantage[®] miles equal to the Monthly Mile Award Rate multiplied by the average current balance in Your Bask Mileage Savings for the applicable month, rounded to the nearest whole number. In order to receive the AAdvantage[®] miles you earn through Bask Mileage Savings, you must have an AAdvantage[®] account and provide your account number to Bask Bank. On or before the fifth Business Day of each month, Bask Bank will transfer your AAdvantage[®] Miles Earned in the prior month to the AAdvantage[®] account you provided. Each year, Bask Bank will send a 1099 to both You and the IRS, reporting the value of the AAdvantage[®] miles you received from December of the prior year through November of the current year. The miles awarded through the Bask Mileage Savings are considered to be “purchased” under the AAdvantage[®] program and are not eligible to contribute to an upgrade in your AAdvantage[®] program status.

Rate Information: Bask Bank will Award AAdvantage[®] miles equal to the Monthly Miles Award Rate multiplied by the average current balance in Your Bask Mileage Savings for the applicable month, rounded to the nearest whole number. Since you are Awarded Miles based on the average current balance in your Account each month instead of interest, Bask Bank calculates an interest equivalent based on a good faith estimate of the value of the miles. Your interest rate and annual percentage yield may change based on a change in either the Miles Award Rate or the estimated value. Visit Bask Bank (www.baskbank.com) to determine the most current Miles Award Rate information.

Compounding and Crediting Frequency: You will Accrue Miles monthly for the current balance you maintain in your Bask Mileage Savings. The Miles Accrued each month will be Awarded (credited to the AAdvantage[®] account you have provided) on or before the fifth Business Day of the following month. Since Miles Earned are not added to your Bask Mileage Savings balance, there will not be any compounding of interest.

Frequency of Rate Changes: At our discretion, we may change the interest/mileage rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest/mileage rate on your account.

Minimum Balance to Open the Account: There is no minimum balance required in order to open a Bask Mileage Savings; however, accounts that do not receive an initial deposit within 15 business days may be closed.

Monthly Balance Computation Method: Bask Bank will Award AAdvantage[®] miles, rounded to the nearest whole number, by calculating the daily Current Balance multiplied by the Miles Award Rate and divided by 365, then multiplied by the number of days in the applicable month. Terms are further defined in the Account Agreement Terms and Disclosures.

Effect of Closing an Account: If the account is closed before or on the last day of a monthly statement cycle, accrued miles for that period will be paid. If the account is closed on or before the date on which any Bonus Miles offer is to be awarded, the Mile Earned for that Bonus Miles offer will not be paid.

Accrual of Awards on Non-Cash Deposits: Mileage Awards begin to accrue no later than the Business Day we receive credit for the deposit of non-cash items (for example, checks).

Transaction Limitations: We reserve the right to limit the frequency of transactions and/or dollar limit of transfers between your Bask Mileage Savings and certain accounts. These transfer limits may be changed at any time without notice, unless required by applicable law. This account does not allow the writing of checks.

Fees: Refer to the Bask Bank schedule of fees for details.

AAdvantage[®] Account Requirement: You may open a Bask Mileage Savings before establishing an AAdvantage[®] account; however, you must establish an AAdvantage[®] account and provide the number to Bask Bank. The AAdvantage[®] program is under the sole control and administration of American Airlines and any miles awarded by Bask Bank are subject to the terms and conditions of the AAdvantage[®] program. Bask Bank is not an affiliate of American Airlines and opening a Bask Mileage Savings is not a guarantee that your application for an AAdvantage[®] account will be approved. Failure to establish an AAdvantage[®] account or to provide Bask with your AAdvantage[®] account number may result in your account being closed and forfeiture of the miles you have earned.

Tax Reporting: Working with our advisors, Bask Bank has determined that miles received for maintaining a bank balance meet the definition of income under US Law and IRS regulations require Bask Bank to report them. Bask Bank calculates the value of the miles you are Awarded from December of the prior year through November of the current year based on a good faith estimate of value. Each year, Bask Bank will send a 1099 to both You and the IRS, reporting the value of the AAdvantage[®] miles you received from December of the prior year through November of the current year.

No Cash Value: Bask Mileage Savings awards you exclusively with AAdvantage[®] miles. This account will not accrue cash interest and does not offer any option to receive cash interest or other cash compensation and by opening the Bask Mileage Savings, you acknowledge you understand that you will not receive cash interest on your balances in the account. Bask Bank does not provide an option to convert AAdvantage[®] miles accrued or earned through the Bask Mileage Savings into cash. You also cannot convert your Bask Mileage Savings into a Bask Interest Savings account or regular Texas Capital Bank savings account that does accrue cash interest. You would need to close the Bask Mileage Savings and then open a new Bask Interest Savings account or Texas Capital Bank savings account.

Bonus: At the discretion of the bank, Bask[®] may offer bonus promotions for this product. The amount or type of any bonus, when the bonus will be provided, and any minimum balance and time requirements to obtain the bonus may vary depending on the terms. Please refer to the current bonus terms found on our website at www.baskbank.com/promotional-offers-terms-conditions.

TRUTH IN SAVINGS – BASK CERTIFICATE OF DEPOSIT (CD)

Account Qualifications: In order to be eligible for a Bask Certificate of Deposits you must, at a minimum, be 18 years of age, be a US citizen or legal resident, have a valid US Taxpayer Identification Number, and have a valid US residential address. Additional qualifications apply and all applicants are subject to identity verification and security screening to comply with applicable regulations, including but not limited to, the USA PATRIOT Act and Bank Secrecy Act.

Rate Information: The interest rate and annual percentage yield (APY) is a fixed rate. We will pay this rate and APY through your maturity date. On occasion, we may offer promotions or programs offering higher than average interest rates. Solely at our discretion, we may bump your rate to the current promotional rate or allow you to select a one-time rate bump during the term of your CD. Because the interest rate and APY are fixed through your maturity date, we are not obligated to authorize a rate bump and initiating a one-time rate bump, at our discretion, does not guarantee that we will continue to authorize rate bumps in the future. In the event a promotional rate is applied, a rate change notice will be distributed and

available via online banking and the new rate will show on your account display. Visit Bask Bank (www.baskbank.com) to determine the most current rate information applicable to your account.

Frequency of Rate Change: Subject to change at renewal/maturity and each renewal/maturity period thereafter. Visit Bask Bank (www.baskbank.com) to determine the most current offerings.

Compounding Frequency: Interest will compound daily.

Crediting Frequency: Interest will be paid monthly.

Withdrawal of Interest Before Maturity: The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account: Accrued interest during the grace period is not paid out if the account is closed due to maturity. Closing a CD account prior to maturity may incur a penalty. Review Early Withdrawal Penalty section for more details

Minimum Balance Requirements: To open a Time Deposit account you must deposit at least \$1,000; however, accounts that do not receive an initial deposit within 10 business days will be closed.

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 Non-Cash Deposits: Interest begins to accrue no later than the business day we receive the deposit.

Time Deposit Withdrawal Limitations:

Principal: only at maturity / renewal.

Interest: accrued or paid during a term may be withdrawn at any time without penalty.

Early Withdrawal Penalty: Your account will be subject to interest penalties when you withdraw funds from a Certificate of Deposit prior to the maturity date. If your accrued interest is less than the penalty's total amount, the difference will be taken from your principal. The interest penalties are as follows:

- Withdrawals will not be allowed within the first five business days after the initial deposit. Amounts withdrawn after the first five business days after deposit are subject to an early withdrawal penalty of at least seven days' simple interest.
- CD Terms less than 91 days: Penalty will be 30 days interest on the principal amount withdrawn.
- CD Terms of 91 days up to and including 1 year: Penalty will be 90 days of interest based on the principal amount withdrawn.
- CD Term greater than one year: Penalty will be 180 days of interest based on the principal amount withdrawn.

If your Account has not yet earned enough interest so that the early withdrawal penalty can be deducted from earned interest, or if the interest has already been paid, the difference will be deducted from the principal amount of your Account. In certain circumstances, such as the death, disability, or incompetence of an owner of a time Account, applicable law may, or even require, waiver of the early withdrawal penalty. Any interest accrued or paid to your Account during the term may be withdrawn at any time during the same term without a penalty.

Requests to close or withdraw from your account and send a check by mail will be processed within 3 business days and will be mailed to the address in our records. Mail should be received within 7-10 business days. Physical mail delivered to you by us will be sent using the United States Postal Service, or other national mail courier services, and is subject to delivery timeframes determined and set by the mail courier service we choose to use and is subject to delays experienced by the courier service.

Additions to the Account: You may make deposits into your account at maturity / renewal only.

Automatic Renewal: This account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive notice from you on or before the maturity date of your intention not to renew.

Renewal Terms: Each renewal term will be the same as the original term beginning on the maturity date.

Renewal Interest Calculation: Interest will be calculated on the same basis as during the original term.