

FIRST BANK CHICAGO
SUMMARY OF CHANGES IN TERMS TO
TREASURY MANAGEMENT SERVICES AGREEMENTS

We recently updated the terms of the First Bank Chicago (“*Bank*”) Treasury Management Services Agreements and are providing the Summary of Changes in Terms (“*Summary*”) regarding the updates. This Summary does not cover all the updates and reading this summary is not a substitute for reading the updated Treasury Management Services Agreement. This Summary is intended for your use only and is not to be shared or otherwise distributed. The changes become effective to the Services Agreement with the Bank as of April 30th, 2025.

- Security Procedures for Use of Service (Page 5): Added language, Section (a), “Unless stated otherwise in the Implementation Forms of the Security Procedures Guide, Client agrees that failure by Bank to use or comply with any Security Procedure shall not excuse Client from its obligation to pay Bank the amount of any Payment Order made or authorized by the Client or for which Client is otherwise liable”; (ii) Added Section (c), “Use of Fraud Protection Features”.
- Security Procedures for Use of Service (Page 6): Added section (c) regarding “Use of Fraud Protection Features”.
- Duty to Inspect (Page 10): Revised language, Section (a), regarding the Client’s duty to inspect Account statements, information, and to report errors.
- Commercial Online Banking Services, Transfers and Payments (Page 18): Added language regarding Commercial Online Banking and links to third parties (“Linked Sites”), for which the Bank does not endorse or assume responsibility.
- Processing and Settlement by the Bank (Page 24): Added Section, Section (e), regarding “IAT Entries”.
- Handling of Items Which are Not Deposited and Other Documents (Page 29): Definition updated, Section (b), Foreign Items. “Foreign Items are Items drawn on a financial institution outside of the US Federal Reserve system or otherwise payable in foreign currency; Foreign Items will not be accepted by Bank for deposit and will be returned to Client;”
- Block Service for Checks and ACH Entries (Page 32): Added Section regarding service for Client.

Please contact your Relationship Manager or Treasury Management Operations at 847-897-7600 or tmanagement@firstbankchicago.com, with any questions regarding these or any other terms in your Agreement. Thank you for banking with First Bank Chicago.