



NOTICE OF CHANGE IN TERMS OR FEES

Effective August 9, 2024

Legends Bank will be changing some terms of our deposit accounts. To determine if and how these changes will affect your account(s), please refer to the changes below for the type of account(s) you have. For additional account and fee information, or if you would like a full copy of the revised Fee Schedule and Truth in Savings disclosure for your specific account(s), please feel free to visit any of our branch locations or call us at 1-866-391-1925. You can also find additional information on our website at www.legendsbank.com.

ALL ACCOUNTS

Accrual of Interest on Noncash Deposits for Interest Bearing Accounts

Interest will begin to accrue on the business day you deposit noncash items (for example, checks).

uChoose® Debit Card Reward Program

The uChoose® debit card reward program will be discontinued. You will have the ability to continue to earn points through June 30, 2024, on posted and settled transactions, and be able to redeem them through July 16, 2024, at www.uchooserewards.com.

PERSONAL ACCOUNTS

Legends Simply Checking

The E-Statement Credit will increase from \$2 to \$3 per statement cycle.

The POS Transactions Credit will be eliminated as an additional Service Qualification to reduce the Monthly Service Charge per statement cycle.

Legends Secure Checking

The E-Statement Credit will increase from \$2 to \$3 per statement cycle.

The Average Balance Greater than \$1,500 - Credit of \$4 per statement cycle will change to the Average Balance Greater than \$2,500 - Credit of \$6 per statement cycle.

The Total Relationship Credit will be eliminated as an additional Service Qualification to reduce the Monthly Service Charge per statement cycle.

PERSONAL ACCOUNTS (Continued)

Legends Premium Interest Checking

The Total Relationship Credit will be eliminated as an additional Service Qualification to reduce the Monthly Service Charge per statement cycle.

The ability to earn higher interest on the first \$15,000 in your account when meeting specific Service Qualifications per statement cycle is changing. These Service Qualifications are as follows:

- E-Statements
- At least one ACH (Automated Clearing House) Transaction
- Greater than 10 POS (Point of Sale) posted and settled transactions.
This excludes ATM transactions.

The total annual percentage yield (APY) on the account will vary depending on the daily balance and the amount of Service Qualifications met.

Going from:

- 1 of 4 services – earn an interest rate of 0.25% on first \$15,000 with an APY of 0.25%
- 2 of 4 services – earn an interest rate of 0.50% on first \$15,000 with an APY of 0.50%
- 3 of 4 services – earn an interest rate of 1.00% on first \$15,000 with an APY of 1.00%
- 4 of 4 services – earn an interest rate of 2.00% on first \$15,000 with an APY of 2.00%

Changing to:

- 1 of 3 services – earn an interest rate of 0.50% on first \$15,000 with an APY of 0.50%
- 2 of 3 services – earn an interest rate of 1.00% on first \$15,000 with an APY of 1.00%
- 3 of 3 services – earn an interest rate of 2.00% on first \$15,000 with an APY of 2.02%

BUSINESS ACCOUNTS

Legends Small Business Checking Paper Statement Fee

The Paper Statement Fee will be changing from \$2 to \$3 per statement cycle.

OTHER FEES - ALL ACCOUNTS

ATM/Debit Card Fees

International Debit/Point of Sale Fee	2% of Total Purchase
International ATM Withdrawal Fee	2% of Total Withdrawal