

This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.NBAZ.com. Information current as of 11/19/2020.

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$0
Monthly Maintenance Fee	\$0
Paper Statement Service	\$0 There is no charge for mailed paper statements or online eStatements
Account Limitations	No ATM or Debit Card access No Bill Pay access

Interest and Payment

Earns Interest	<p>Yes - This product has a variable interest rate</p> <p>Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily collected balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected principal balance in your account each day.</p> <p>Interest compounds daily, will be credited to your account monthly and paid to the Arizona Foundation for Legal Services and Education. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks).</p> <p>See the NB AZ Deposit Products Rate Sheet for details.</p>
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Account Features

Convenience Services ¹	Online Banking Mobile Banking
Special Benefits	\$0 fee for check images Unlimited check writing

Overdraft Services

Overdraft Protection	Customers are required to keep these accounts free of overdraft. No overdraft protection is allowed.
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How Deposits and Withdrawals Work

<p>Deposit Funds Availability</p> <p><i>(When funds deposited to your account are generally available)</i></p>	<p>Cash deposited: Next business day</p> <p>Check deposited: Next business day generally, unless a hold is placed</p> <p>Direct Deposit and Wire Transfer: Same business day</p> <p>We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center. See your Deposit Account Agreement for additional details.</p>
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Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for fees not listed.
Dispute Resolution Agreement	Disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details.

1. **Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Purchase Alerts or Mobile Card Fraud Alerts. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage