

A New Chapter Awaits. Welcome to the New Orrstown Bank.

Important Information Regarding the
PeoplesBank and Orrstown Bank Merger



ORRSTOWN BANK

ORRSTOWN BANK

Orrstown.com



1-888-677-7869

Welcome to the New Orrstown Bank

On July 1, 2024, PeoplesBank and Orrstown Bank officially merged together with the goal of providing you access to an expanded branch and ATM network, innovative online and mobile banking tools, wealth management solutions, and new products and services designed to help you have a more fulfilling financial experience with Orrstown Bank.

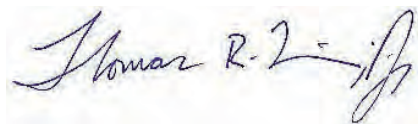
PeoplesBank has operated as a division of Orrstown Bank since the completion of the merger, and over the coming weeks our team will be working diligently to convert PeoplesBank accounts and services to the Orrstown Bank platform. This Systems Conversion will occur the weekend of **November 9, 2024 with the goal of opening as a combined Orrstown Bank on Tuesday, November 12, 2024.** During the transition, existing Orrstown Bank accounts will be updated as well. To make this conversion as easy and as seamless as possible, we created this Welcome Guide to answer questions you may have.

Please take a few moments to review the information contained in this booklet and feel free to contact us with any additional questions by calling our Client Service Center at **1-888-677-7869** or stopping by any of our 45 branches. We would be more than happy to assist you.

This is an exciting time for us as we welcome PeoplesBank clients to Orrstown Bank. As always, we pledge to provide you with the outstanding banking experience you deserve, increased support for the organizations who build and strengthen our communities, and a commitment to investing in our continued growth throughout the Pennsylvania and Maryland regions.

Again, thank you for placing your trust in Orrstown Bank!

Sincerely,



Thomas R. Quinn, Jr.
President and Chief Executive Officer
Orrstown Bank



Important Dates To Remember

As we approach the transition of PeoplesBank accounts to Orrstown Bank and the update of existing Orrstown Bank accounts, there are some important things you need to know before and after the conversion is complete. The information shown here will help you prepare for what's ahead.

► TUESDAY, OCTOBER 22, 2024

PeoplesBank online banking and mobile banking will be rebranded to the Orrstown Bank brand, and former PeoplesBank clients will be able to login in using their existing LoginID and Password. A new Orrstown Bank mobile app, which former PeoplesBank clients can use, will also be available for download. Please see the FAQs for more information.

► FRIDAY, NOVEMBER 8, 2024

The conversion of PeoplesBank and Orrstown Bank accounts and systems begins. All PeoplesBank and Orrstown Bank locations will close at 3 pm.

► SATURDAY, SUNDAY AND MONDAY, NOVEMBER 9-11, 2024

The conversion of PeoplesBank and Orrstown Bank accounts and systems continues. **All PeoplesBank and Orrstown Bank locations will be closed for the holiday weekend. You will have limited access to your accounts, so please plan accordingly.**

► TUESDAY, NOVEMBER 12, 2024

PeoplesBank locations will reopen as Orrstown Bank. Please refer to the "Locations" section on pages 24-25 of this guide for addresses.

The conversion of PeoplesBank and Orrstown Bank accounts will be complete. You may begin banking at any Orrstown Bank location and use Orrstown Bank online banking, mobile app and phone banking. Legacy Orrstown Bank clients will be able to log in to the new Orrstown Bank mobile app on this day. Please see the FAQs for more details.

► MARCH 31, 2025

PeoplesBank clients will be mailed new Orrstown Bank debit cards starting in January 2025. Please activate and begin to use your new Orrstown Bank debit card when you receive it. PeoplesBank debit cards will be deactivated on March 31, 2025. If you are a former PeoplesBank client and did not receive a new Orrstown Bank debit card by March 31, 2025, please contact us at 1-888-677-7869 or visit your local Orrstown Bank branch.

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Frequently Asked Questions

Can you tell me more about Orrstown Bank?

Orrstown Bank is a wholly owned subsidiary of Orrstown Financial Services, Inc. (NASDAQ: ORRF), and we believe that everyone, from our clients and employees to our neighbors in the communities we serve, deserves the opportunity to grow, thrive, and realize their goals. That's why we do everything we can to provide you with a full range of personal and business banking services, wealth management opportunities, and enhanced technology offerings, through our network of locations in Maryland and Pennsylvania.

Since our founding in the small town of Orrstown, Pennsylvania in 1919, Orrstown Bank has grown to be one of the strongest locally managed community banks headquartered in the region. Orrstown Bank and our team of experienced bankers have extensive knowledge of the local markets we serve, and we are committed to providing you with an unparalleled level of service and support each and every day.

For more information about Orrstown Bank, please visit our website at www.orrstown.com.

Will my business or personal deposit account number change?

Most business and personal deposit account number(s) will not change. If your account is one that will require an account number change, we will contact you directly. If you did not receive a direct communication about your deposit account number, it will not change.

Will my business or personal loan account number change?

Some business and personal loan account numbers will change. If your account is one that will require an account number change, we will reach out to you directly with your new loan account numbers.

Do I use the same checks I have now?

Clients with Orrstown Bank checks can continue to use them.

Clients with PeoplesBank checks may continue to use them until Wednesday, December 31, 2025. After that date, PeoplesBank checks may no longer be accepted or processed. All new check orders made after Tuesday, November 12, 2024 should include Orrstown Bank's name and routing number, which is **031315036**. Please contact any Orrstown Bank office and we will be happy to help you with your new check order. You may also conveniently order checks through Orrstown Bank's online banking service.

Will I continue to receive my deposit statements?

PeoplesBank clients will continue to receive deposit statements on their regular cycle. Statements generated after November 8, 2024 will be displayed on Orrstown Bank stationery and will include transactions since their last statement. Orrstown Bank clients will continue to receive Orrstown Bank statements. For more information, please see the Deposit Statements section of this guide on page 10.

Will fees and service charges change?

You will find that some fees and service charges will change. Please carefully review the Fee and Service Charge Schedule on page 26 for our updated fees.

Will rates on my CDs and IRA CDs change?

You will continue to earn the interest rate guaranteed on your certificates of deposit (CDs) and/or individual retirement account certificates of deposit (IRA CDs) when you opened your account, or at its last renewal, for the remainder of the account term. Upon maturity, CDs and IRA CDs may be renewed at Orrstown Bank's current market rates in effect on that date, unless otherwise notified. You will continue to receive your interest payouts in the same form that you receive them today. You may view your CD/IRA CD information through Orrstown Bank's online banking service or, if you require a paper statement, please visit any Orrstown Bank office and our employees will print one for you. For more information, please see the CDs and IRA CDs summary on page 19.

How will this transition affect direct deposits to my account?

We will temporarily redirect PeoplesBank direct deposits to your new Orrstown Bank account for you, and they will continue to post to your account as they have in the past. However, if individuals or companies such as your employer, currently make direct deposits to your former PeoplesBank account, we encourage you to notify them that your bank's routing number will change effective Tuesday, November 12, 2024. The Orrstown Bank routing number is **031315036**. We recommend notifying them of this change after November 12, 2024, but rest assured that future deposits will be properly delivered and credited regardless of whether this update is made.

Direct deposits to existing Orrstown Bank accounts are not affected.

Is my account still insured by the FDIC?

Your deposits will continue to be insured by the FDIC up to the maximum amount permitted by federal regulation. The FDIC has a special rule that says when two banks merge, a client's deposits will be considered to be separately insured – as if the two banks are still operating separately – for at least six months and possibly longer for CDs. The six-month rule is intended to allow depositors time to review their deposit insurance coverage and make changes if needed. For clients who have concerns regarding amounts over \$250,000 from their combined deposit balances, Orrstown Bank offers solutions to address those concerns. The six-month period began on July 1, 2024 and for most deposit accounts will end on December 28, 2024. Please refer to the FDIC's website at www.fdic.gov for additional information on deposit insurance coverage. We would also be happy to sit down with you to review your insurance coverage at any time.

What is the cut-off time for transactions?

Transactions are credited the next business day, excluding Saturdays, Sundays and Federal holidays, depending on the method of transaction.

Deposit made via	Cutoff time to be credited next business day
Teller	End of business day
Consumer mobile deposit	4:30 pm
Business mobile deposit	7:30 pm
Internal online banking transfers	7:30 pm
External online banking transfers	4:30 pm
ATM	6:00 pm

Is there a change to when deposited funds will be available for PeoplesBank clients?

Funds from deposits made on or after November 12, 2024 will generally be available on the next business day after the day we receive your deposit. Funds from electronic direct deposits, cash, and checks drawn on Orrstown Bank accounts, including former PeoplesBank accounts, will be available on the same day the deposit was received.

In some cases, we may delay your ability to withdraw funds beyond the next business day. In that case, funds will generally be available by the fifth business day from the deposit date. For full details, please refer to the Orrstown Bank Funds Availability Policy or contact Client Care at 1-888-677-7869.

Is there a change to when deposited funds will be available for Orrstown Bank clients?

There will be no change for Orrstown Bank clients. For full details, please refer to the Orrstown Bank Funds Availability Policy or contact Client Care at 1-888-677-7869.

Can I still use my PeoplesBank debit card?

Yes, PeoplesBank debit cards, except those used to access Home Equity Lines of Credit (HELOC), will continue to work until you receive and activate your new Orrstown Bank debit card starting in January 2025. You will receive instructions when you receive your new debit card starting in January 2025. HELOC debit cards will no longer be active as of November 12, 2024, and new HELOC debit cards will not be issued. Your HELOC account may be still be accessed by issuing checks or visiting one of our branches.

Where do I mail my loan payments after the conversion?

Payments may be mailed to us at the following address:

Orrstown Bank
PO Box 220
York, PA 17407

The payment address for your loan payment will continue to be displayed on your monthly bill. In addition, beginning Tuesday, **November 12, 2024**, loan payments can be made in-person at any Orrstown Bank location, through automatic drafts from another bank account, through Orrstown Bank online banking, through the Orrstown Bank mobile app, through telephone banking, or by postal mail. Please make sure you allow plenty of time when mailing your payments so they arrive prior to your due date to avoid any penalties.

Will I still have access to Telephone Banking?

PeoplesBank

Access and functionality for Telephone Banking will continue as it operates today allowing access to your newly transitioned Orrstown accounts.

Orrstown Bank

Legacy Orrstown clients who currently use telephone banking today will require a change in how you access the system. For your security and protection, each individual user will be assigned an access code that identifies you in the telephone banking system. **Every Orrstown Bank Telephone Banking user will be sent a letter with your new access code.** That new code in combination with the last 4 digits of your social security number will be how you enter the system for the first time after **November 12, 2024**. You will be prompted for a new 4-digit PIN that you can use for future access.

All first-time users may stop at any Orrstown Bank branch or call **1-888-677-7869** to enroll.

I currently bank online with PeoplesBank. Do I have to change anything to continue using this service?

On **October 22, 2024**, PeoplesBank online banking will convert to Orrstown Bank online banking. Former PeoplesBank online banking clients will be able to sign in to the new Orrstown Bank online banking experience using existing logins and passwords. You will still have access to your PeoplesBank account and tools, but you will notice some visual updates. Please see page 10 for more details.

I currently bank online with Orrstown Bank. Do I have to change anything to continue using this service?

Starting Tuesday, November 12, 2024, legacy Orrstown Bank clients will be able to log in using their existing Orrstown Bank username and password at www.orrstown.com. Once logged in, you will be prompted to request a Secure Access Code (SAC), which will be delivered via the email address, phone number or SMS-enabled (text) device we have on file. Once you enter the SAC, you will be prompted to create a new password. If your old password meets the new password requirements, you will be able to reuse that password.

Password requirements are:

- 8-25 characters
- at least 1 upper case character
- at least 1 lowercase character
- at least 1 number
- at least 1 special character

I currently use the PeoplesBank mobile app. Do I have to change anything to continue using the mobile app?

Starting Tuesday, **October 22, 2024**, former PeoplesBank clients will need to download the new Orrstown Bank mobile app.

You will be prompted to enter your existing PeoplesBank LoginID and Password when you log in to the mobile app, and you will be prompted to submit a Secure Access Code (SAC), which will be sent to the email address or SMS number you have on file. With the convenience of stored passwords and biometrics (face and fingerprint recognition), it will be important to note that you will need to have your LoginID and Password handy for that initial login to Orrstown Online Banking. After your initial login you will be able to reestablish your biometric access and use that in future sessions.

I currently use the Orrstown Bank mobile app. Do I have to change anything to continue using the mobile app?

Starting Tuesday, **November 12, 2024**, legacy Orrstown Bank clients will need to download a new Orrstown Bank mobile app. You will then be able to log in using your existing Orrstown Bank username and password. Once logged in, you will be prompted to request a Secure Access Code (SAC), which will be delivered via the email address, phone number or SMS-enabled (text) device we have on file. Once you enter the SAC in the new Orrstown Bank mobile app, you will be prompted to create a new password. If your old password meets the new password requirements, you will be able to reuse that password.

Password requirements are:

- 8-25 characters
- at least 1 upper case character
- at least 1 lowercase character
- at least 1 number
- at least 1 special character

Will I still be able to access my PeoplesBank account history in online banking?

Yes, there will be no change to the history available to you. You will be able to access your PeoplesBank banking account history within Orrstown Bank online banking.

Will I still be able to access my Orrstown Bank account history in online banking?

Yes, you will be able to access your Orrstown Bank banking account history with your new Orrstown Bank online banking account. Orrstown Bank clients will be able to view at least twelve months of their account history through online banking.

Do I have to do anything with my safe deposit box?

There will be no change to your safe deposit box. You will continue to have access, and payment will be continue to be due on the same date.

Will my club account terms change?

Yes. One of the product changes will be the discontinuation of all club savings accounts for both banks. If you currently have an active club account, your account will remain active until your next selected payment date. On that selected date, your final payment will be made to you via the current payment method you have selected (check or credit to another account). Once the final payment to you has been made, the account will be closed. We can assist you with opening a new account to support your savings needs.

When will branches be open and what are your hours?

All former PeoplesBank locations will be converted to Orrstown Bank locations over Veterans Day weekend as part of our Systems Conversion and will open for business as usual as Orrstown Bank on Tuesday, November 12, 2024. For a complete listing of our locations effective Tuesday, November 12, 2024, please visit page 24 of this guide. Our locations and up-to-date hours are also available at www.orrstown.com.

Will there be any changes to investment or trust accounts as a result of the merger?

For Wealth and Trust clients, PeoplesBank will transition to Orrstown Bank's wealth management system at a date after Systems Conversion, with additional information provided as the transition date for Wealth and Trust clients nears.

If I still have other questions, is there anyone I can talk to?

Certainly! We would be happy to meet with you at any branch location to assist you in person, or, please feel free to call our Client Care Center toll-free.

1-888-677-7869

Monday-Friday: 8 am-5 pm

Saturday: 8 am-12 pm

Our representatives will be more than happy to assist you.

Important Information

Deposit Statements Orrstown Bank and PeoplesBank clients will continue to receive deposit statements on a regular frequency. All statements generated after November 8, 2024 will be displayed on Orrstown Bank stationery and will include transactions since their last statement.

In addition, Orrstown Bank clients may receive a separate deposit statement that reflects transactions from the start of their statement cycle through November 11, 2024. Their next statement will reflect transactions from November 12, 2024 until their next statement date.

Debit/ATM Cards Existing Orrstown Bank clients should continue to use their current cards. Orrstown Bank clients who use an ATM-only card will be issued a new Orrstown Bank debit card in the coming weeks.

Replacement of current cards: Former PeoplesBank clients, except those who use a debit card to access their Home Equity Line of Credit (HELOC) will receive new Orrstown Bank debit cards starting in January 2025. PeoplesBank HELOC debit cards will no longer be active as of November 12, 2024, and PeoplesBank clients who used a debit card to access their HELOC will not receive a new debit card. Your HELOC account may be still be accessed by issuing checks or visiting one of our branches.

ATMs Starting July 1, 2024, Orrstown Bank and PeoplesBank clients have been able to make withdrawals throughout the ATM network of the combined bank. PeoplesBank ATMs will be converted to Orrstown Bank ATMs over Veterans Day weekend.

The ability to make deposits at ATMs, where deposit functionality is offered, may be temporarily unavailable in the week leading to Systems Conversion. Cash withdrawal functionality will be available. Full ATM functionality, including making deposits where deposit functionality is available, will be available on Tuesday, November 12, 2024. During the week leading up to Systems Conversion, please visit www.orrstown.com for further guidance on ATM accessibility.

PeoplesBank Clients - Online Banking **On October 22, 2024** PeoplesBank online banking will convert to Orrstown Bank online banking. You will still have access to your PeoplesBank account(s) and tools, however, you will notice some visual updates, like the Orrstown Bank colors and logo, a new login page, and a new layout for your accounts.

When you log into online banking on or after Tuesday, October 22, 2024, you will be redirected to a new Orrstown Bank online banking experience. When you sign in the first time, with the convenience of stored passwords and biometrics (face or fingerprint recognition), it will be important to note that you will need to have your Login ID and Password handy for that initial log in to the Orrstown online banking platform. After your initial login you will be able to reestablish your biometric access and use that in future sessions.

Orrstown Bank Clients - Online Banking **On November 12, 2024** our Legacy Orrstown Bank clients will sign into a new Orrstown online banking experience. When you log into your online banking for the first time, you will be prompted to enter your existing Orrstown Login ID and Password. For security purposes, the system will also require you to complete a Secure Access Code (SAC), which will be sent to the email address or SMS-enabled (text) device we have on file. With the convenience of stored passwords and biometrics (face or fingerprint recognition), it will be important to note that you will need to have your Login ID and password handy for that initial log in to the Orrstown Online Banking. After your initial login you will be able to reestablish your biometric access and use that in future sessions.

Online Bill Payments

The online bill payment system will be unavailable during the Systems Conversion weekend from 6:00 pm on Friday, November 8, 2024 through 8:00 am on Tuesday, November 12, 2024. All bill payment information and scheduled payments will be transferred to the new online bill payment system during the Systems Conversion. Any bills with a due date prior to Friday, November 15, 2024 will need to be scheduled before Friday, November 8, 2024, or they may not be processed.

During this conversion, bill payment information for legacy Orrstown Bank clients will automatically transfer to the new Orrstown Bank online banking system.

Former PeoplesBank clients will have access to the new online banking platform and online bill pay starting on Tuesday, October 22, 2024.

Legacy Orrstown Bank clients will notice a few changes to online banking:

- **Bill Payment processing:** Bill payments can be sent to the payee three different ways: check, pre-paid debit card (vendor issued) or electronically. Check payments will continue to be deducted from your account once the payee negotiates the check. For any electronic or pre-paid debit card payments, the payment(s) will be processed (withdrawn from your account) two business days prior to the “deliver on” date. The “deliver on” date is the date the payment will be received. The “processed on” date is the date the funds will be deducted from your account. Certain payments may be eligible for expedited payment, fees will apply. **Payments scheduled for November 13, 2024 and November 14, 2024 may be affected by this process change. Please call 1-888-677-7869 for additional help regarding these payments.**

For the best Bill Pay experience, we recommend visiting our full access menu:

1. Click on the Bill Payment tab from the menu
2. Click Options
3. Click Visit Bill Pay Site

Subsequent to initial setup, Quick Access is available for more streamlined needs.

Debit Card Controls

Debit card controls are managed through a separate, dedicated, third-party mobile app, **SecurLock Equip**. You can turn your card on or off, set location-based controls, and set spending limits using **SecurLock Equip**. Download SecurLock Equip at:



*SecurLock Equip is free to download but your mobile carrier’s text messaging and web access charges may apply. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

Online Transfers

Requests for transferring funds between accounts should be submitted for processing within your current online banking system prior to 6:00 pm on Friday, November 8, 2024. All recurring and scheduled internal transfers scheduled prior to 6:00 pm on Friday, November 8, 2024 will remain intact.

Mobile Banking

Orrstown Bank is proud to offer a robust mobile banking application for your smartphone or tablet, making banking convenient right at your fingertips.

Former PeoplesBank clients will be able to download the new Orrstown Bank mobile app starting on Tuesday, October 22, 2024 and log in using their existing PeoplesBank LoginID and Password.

Legacy Orrstown Bank clients will be able to download the new Orrstown Bank mobile app starting on Tuesday, November 12, 2024.

Clients will be able to download the new mobile app for their device using the QR codes below. Or, search “Orrstown” on the App Store® or on Google Play™.



*Orrstown Mobile Banking is free to download but your mobile carrier's text messaging and web access charges may apply. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

Overdrafts and Overdraft Protection

If you currently have Overdraft Protection established with PeoplesBank to transfer funds from a PeoplesBank checking, savings, or line of credit, should your account balance have insufficient funds to pay items, this service will remain in place with your new Orrstown Bank product. Please reference the Fee and Service Charge Schedule on page 26 for applicable fees.

The preferences associated with your PeoplesBank deposit account relative to payment of overdrafts for ATM, everyday debit card, checks, ACH debits, and recurring debit card payments will be automatically transferred to your Orrstown Bank account. Under our standard consumer overdraft practices, if we pay an item(s) based on your election for payment of the above items, you may be charged our standard overdraft fee for up to five (5) items per day, up to \$190 total per day. Orrstown Bank does not charge an Overdraft fee on transactions of \$5 or less. For full details, please refer to the Understanding and Avoiding Overdrafts and Nonsufficient Funds (NSF) disclosure within the terms and conditions section of the Welcome Guide. If you wish to change your preferences for payment of these items, you may visit any of our branch locations or call our Client Care Center at 1-888-677-7869.

Loans

The terms and conditions on all loans will remain the same unless you are otherwise notified by us. Continue to make your payments on or before your regularly scheduled due date. For all PeoplesBank loan types, beginning Tuesday, November 12, 2024, you may make your loan payment at any Orrstown Bank location, through automatic draft or online bill payment services, or, if you prefer, you may mail it to the following address:

Orrstown Bank
PO Box 220
York, PA 17407

General notes regarding your loan:

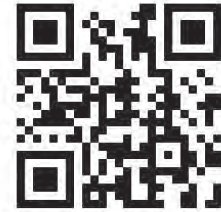
- Unless we contact you directly, your loan account number will not change, and your recurring loan payments from a legacy Orrstown Bank or PeoplesBank account will automatically continue. However, if you receive a letter informing you that your loan account number is changing, please update any automatic loan payments you have set up with a third-party service or institution starting November 12, 2024.
- Checks should be made payable to Orrstown Bank.
- You will receive either a monthly billing statement or a payment coupon book depending on your loan type.
- Loan payments will no longer be accepted through PeoplesBank's online loan payment service effective Friday, November 8, 2024.

Treasury Management

This Welcome Guide includes important information for all PeoplesBank and Orrstown Bank clients. Additionally, please watch for important information regarding Treasury Management services and online banking through email. A Treasury Management Relationship Officer will contact your business directly, ensuring you receive important information. Please utilize the QR codes below to access FAQs and guides specific to Treasury Management services.



Info for former PeoplesBank
Treasury Management Clients
www.orrstown.com/ptm



Info for legacy Orrstown Bank
Treasury Management Clients
www.orrstown.com/otm

Availability of Funds

Funds from deposits made on or after November 12, 2024 will generally be available on the next business day after the day we receive your deposit.

Funds from electronic direct deposits, cash, and checks drawn on Orrstown Bank accounts, including former PeoplesBank accounts, will be available on the same day the deposit was received.

In some cases, we may delay your ability to withdraw funds beyond the next business day. In that case, funds will generally be available by the fifth business day from the deposit date. For full details please refer to the Orrstown Bank Funds Availability Policy or contact Client Care at 1-888-677-7869.



Orrstown Bank Services

Personal Banking

PERSONAL CHECKING ACCOUNTS

- Relationship Checking
- Momentum Checking
- Interest Checking
- Growth Checking

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

- Essential Savings
- Momentum Savings
- Relationship Money Market
- Preferred Money Market
- Health Savings Account
- IRA Money Market

CERTIFICATES OF DEPOSIT AND INDIVIDUAL RETIREMENT ACCOUNTS

- Traditional CDs
- IRA CDs

CONSUMER LOANS

- Home Equity Lines of Credit
- Home Equity Installment Loans
- Lot or Land Loans
- New and Used Auto Loans
- Personal Loans
- Personal Lines of Credit

RESIDENTIAL MORTGAGES

- Fixed and Adjustable Rate Options
- FHA Loans
- VA Loans
- USDA Loans
- Jumbo Loan Programs
- Construction-to-Permanent Loans
- First-Time Homebuyer Programs
- Medical Doctor/Dentist Programs



Orrstown Bank Services

Business Banking

BUSINESS CHECKING ACCOUNTS

- Everyday Business Checking
- Business Interest Checking

BUSINESS SAVINGS AND MONEY MARKET ACCOUNTS

- Preferred Business Money Market
- Relationship Business Money Market
- Municipal/Public Money Market

COMMERCIAL LENDING

SMALL BUSINESS LENDING

TREASURY MANAGEMENT

Other Services

RETIREMENT, WEALTH, AND TRUST SERVICES

ONLINE BANKING

MOBILE BANKING

DIGITAL WALLET SERVICES

DEBIT CARDS AND ATM SERVICES

CREDIT CARDS

DIGITAL FEATURES

- CardSwap
- Check Reordering
- Remote Deposit Capture
- E-statements
- Interbank Transfers (Easily move money between banks)
- Person to Person Email Payments

Personal Banking

Personal Checking

Existing Product	New Product	Account Details
PeoplesBank Primetime Checking (total checking/savings deposit account balances in excess of \$10,000) Orrstown Bank Private Banking Orrstown Bank Relationship Premier	Orrstown Bank Relationship Checking	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$500 • Average Daily Minimum Balance Requirement: \$2,500 • Monthly Service Charge: \$15 if the account does not receive a total of \$500 or more in cumulative direct deposits during the statement cycle AND one of the following conditions are not satisfied during the statement cycle: <ul style="list-style-type: none"> ◦ A combined average daily (Orrstown Bank checking, money market or savings account) deposit balance of \$10,000 or more ◦ A combined Orrstown Bank outstanding loan balance or related commercial debt of at least \$25,000 (mortgage loans serviced by Orrstown Bank included) ◦ An active financial advisory relationship with Orrstown Financial Advisors ◦ An active investment or trust relationship with Orrstown Financial Advisors • Checks Allowed: Yes • Paper statement fee: \$0 • Overdraft Protection Sweep Fee: \$0 per sweep occurrence • Access funds via debit card • Additional Details: <ul style="list-style-type: none"> ◦ 1 box of basic checks per year ◦ A 3"x5" safe deposit box (or up to \$30 annual discount toward a larger safe deposit box) • 4 foreign ATM reimbursements if account receives \$500 total in direct deposits to the account per statement cycle and one of the following conditions are satisfied: <ul style="list-style-type: none"> ◦ A combined average daily (Orrstown Bank checking, money market or savings account) deposit balance of \$10,000 or more ◦ A combined Orrstown Bank outstanding loan balance or related commercial debt of at least \$25,000 (mortgage loans serviced by Orrstown Bank included) ◦ An active financial advisory relationship with Orrstown Financial Advisors ◦ An active investment or trust relationship with Orrstown Financial Advisors • Interest: Variable rate - Tiered <ul style="list-style-type: none"> Tier 1 - \$0.01-\$2,499.99 Tier 2 - \$2,500-\$9,999.99 Tier 3 - \$10,000-\$19,999.99 Tier 4 - \$20,000-\$99,999.99 Tier 5 - \$100,000-\$249,999.99 Tier 6 - \$250,000-\$499,999.99 Tier 7 - \$500,000+

Personal Banking

Personal Checking

Existing Product	New Product	Account Details
<p>PeoplesBank Direct Deposit Checking</p> <p>PeoplesBank Employee Checking</p> <p>PeoplesBank Free For All</p> <p>PeoplesBank Hometown Hero Checking</p> <p>PeoplesBank Momentum Rewards Checking</p> <p>PeoplesBank Peoples Partners</p> <p>PeoplesBank Peoples Preferred Checking</p> <p>PeoplesBank PeoplesEmployee Momentum Checking</p> <p>PeoplesBank Regular Checking</p> <p>PeoplesBank Peoples Prestige Checking (total checking deposit account balances less than \$1,000)</p> <p>PeoplesBank Peoples Private Reserve (total checking deposit account balances less than \$1,000)</p> <p>PeoplesBank Primetime Checking (total checking/savings deposit balance less than \$10,000)</p> <p>Orrstown Bank Free Checking</p>	<p>Orrstown Bank Momentum Checking</p>	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$25 • Average Daily Minimum Balance Requirement: \$0 • Monthly Service Charge: \$0 • Interest: No • Checks Allowed: Yes • Paper statement fee: \$2 • Access funds via debit card • Additional Details: <ul style="list-style-type: none"> ◦ All debit card transactions will round up to the nearest dollar and deposited into a Momentum Savings Account - Client may opt out of feature ◦ 0.10% cashback on Signature Debit Card transactions when direct deposits totaling \$2,500 or more are received to the account during the statement cycle ◦ 2 foreign ATM reimbursements if account receives \$2,500 total in direct deposits to the account per statement cycle ◦ Paper Statement fee is waived if primary account owner is 50 years old or over ◦ One box of basic checks per year if primary account owner is 50 years old or over
<p>PeoplesBank Interest Checking Personal</p> <p>PeoplesBank Peoples Prestige Checking (total checking deposit account balances in excess of \$1,000)</p> <p>PeoplesBank Peoples Private Reserve (total checking deposit account balances in excess of \$1,000)</p> <p>Orrstown Bank Interest Checking (personal accounts)</p>	<p>Orrstown Bank Interest Checking</p>	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$25 • Average Daily Minimum Balance Requirement: \$500 • Monthly Service Charge: \$10 if Average Daily Minimum Balance requirement not maintained during statement cycle OR account does not receive a total of \$500 or more in cumulative direct deposits during the statement cycle • Interest: Variable • Interest paid on balances of \$500 or more • Checks Allowed: Yes • Paper statement fee: \$2 • Access funds via debit card • Additional Details: <ul style="list-style-type: none"> ◦ First order of basic checks at no cost ◦ 2 foreign ATM reimbursements if Average Daily Minimum Balance requirement is maintained during the statement cycle or if account receives \$500 total in direct deposits to the account per statement cycle
<p>PeoplesBank Second Chance Checking</p> <p>Orrstown Bank Growth Checking</p>	<p>Orrstown Bank Growth Checking</p>	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$25 • Average Daily Minimum Balance Requirement: \$0 • Monthly Service Charge: \$5 • Interest: No • No checks can be issued from the account for any reason • Paper statement fee: \$2 • Access funds via debit card • Additional Details: <ul style="list-style-type: none"> ◦ Checkless account designed to help consumers reestablish a deposit relationship when they do not qualify for a traditional checking account ◦ Client is required to complete financial literacy certification prior to account opening

Personal Banking

Personal Savings and Money Market

Existing Product	New Product	Account Details
<p>PeoplesBank Personal Statement Savings</p> <p>PeoplesBank Maverick Statement Savings</p> <p>Orrstown Bank Statement Savings (with no associated Orrstown Bank Free Checking account)</p>	Orrstown Bank Essential Savings	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$25 • Average Daily Minimum Balance Requirement: \$250 • \$2 paper statement fee when primary account owner is 18 and over • No minimum balance or statement fee when under age 18 • Monthly Service Charge: \$5 if Average Daily Minimum Balance requirement not maintained during the statement cycle • Interest: Variable rate • Interest paid on balances \$250 or more • Debit Card: Yes, if combined with an Orrstown Bank checking or money market account • Overdraft Protection Sweep Fee: \$10 per sweep occurrence • \$10 fee per transaction in excess of 6 transactions per month
<p>PeoplesBank Momentum Rewards Savings</p> <p>Orrstown Bank Statement Savings (with associated Orrstown Bank Free Checking account)</p>	Orrstown Bank Momentum Savings	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$1 • Average Daily Minimum Balance Requirement: \$100 after 12-month grace period • Monthly Service Charge: \$0 • Paper statement Fee: \$2 • Paper Statement Fee to be assessed when \$100 isn't maintained and account is over 1 year old • Debit Card: Yes, when combined with an Orrstown Bank checking or money market account • Overdraft Protection Sweep Fee: \$10 per sweep occurrence • Must maintain a Momentum Checking Account unless primary account owner is under 18 • \$10 fee per transaction in excess of 6 transactions per month • Interest: Variable rate - Tiered <ul style="list-style-type: none"> Tier 1 - \$0.01-\$2,499.99 Tier 2 - \$2,500-\$9,999.99 Tier 3 - \$10,000+
<p>PeoplesBank Indexed Personal Money Market</p> <p>PeoplesBank Select Money Market Promo (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Money Market Savings (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Peoples Money Fund Personal (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Personal Money Market Savings (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Select Money Market (total money market balance in excess of \$10,000)</p>	Orrstown Bank Relationship Money Market	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$500 • Average Daily Minimum Balance Requirement: \$10,000 • Monthly Service Charge: \$15 if Average Daily Collected Balance requirement not maintained during the statement cycle • Paper statement fee: \$2 • Debit Card: Yes • Overdraft Protection Sweep Fee: \$10 per sweep occurrence • \$10 fee per transaction in excess of 6 transactions per month • Interest: Variable rate - Tiered <ul style="list-style-type: none"> Tier 1 - \$0.01-\$2,499.99 Tier 2 - \$2,500-\$14,999.99 Tier 3 - \$15,000.00-\$34,999.99 Tier 4 - \$35,000.00-\$64,999.99 Tier 5 - \$65,000.00-\$99,999.99 Tier 6 - \$100,000.00-\$199,999.99 Tier 7 - \$200,000.00-\$299,999.99 Tier 8 - \$300,000.00-\$499,999.99 Tier 9 - \$500,000.00-\$999,999.99 Tier 10 - \$1,000,000+

Personal Banking

Personal Savings and Money Market

Existing Product	New Product	Account Details
<p>PeoplesBank Money Market Savings (total money market balance less than \$10,000)</p> <p>PeoplesBank Peoples Money Fund Personal (total money market balance less than \$10,000)</p> <p>PeoplesBank Personal Money Market Savings (total money market balance less than \$10,000)</p> <p>PeoplesBank Select Money Market (total money market balance less than \$10,000)</p> <p>Orrstown Bank Personal Premium Money Market Account</p>	Orrstown Bank Preferred Money Market	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$500 • Average Daily Minimum Balance Requirement: \$2,500 • Monthly Service Charge: \$12 if Average Daily Minimum Balance requirement not maintained during the statement cycle • Paper statement fee: \$2 • Paper statement fee waived if \$2,500 minimum balance maintained • Debit Card: Yes • Overdraft Protection Sweep Fee: \$10 per sweep occurrence • \$10 fee per transaction in excess of 6 transactions per month • Interest: Variable rate - Tiered <ul style="list-style-type: none"> Tier 1 - \$0.01-\$2,499.99 Tier 2 - \$2,500-\$14,999.99 Tier 3 - \$15,000.00-\$34,999.99 Tier 4 - \$35,000.00-\$64,999.99 Tier 5 - \$65,000.00-\$99,999.99 Tier 6 - \$100,000.00-\$199,999.99 Tier 7 - \$200,000.00-\$299,999.99 Tier 8 - \$300,000.00-\$499,999.99 Tier 9 - \$500,000.00-\$999,999.99 Tier 10 - \$1,000,000+
<p>PeoplesBank Health Savings Account (HSA)</p> <p>Orrstown Bank Health Savings Account (HSA)</p>	Orrstown Bank Health Savings Account (HSA)	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$0 • Average Daily Minimum Balance Requirement: \$250 after 12-month grace period • Monthly Service Charge: \$5 if Average Daily Minimum Balance requirement not maintained during the statement cycle • Paper statement fee: \$2 • Must have high-deductible insurance plan • All transactions must be for qualified healthcare expenses per HSA guidelines. Client is responsible for determining what is an eligible healthcare expense. • Access funds via debit card and checks • Interest: Variable rate - Tiered <ul style="list-style-type: none"> Tier 1 - \$0.01-\$2,499.99 Tier 2 - \$2,500-\$9,999.99 Tier 3 - \$10,000+
<p>PeoplesBank IRA Money Market</p> <p>Orrstown Bank IRA Premium Statement Savings</p> <p>Orrstown Bank Jumbo IRA Statement Savings</p>	Orrstown Bank IRA Money Market	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$0 • Average Daily Minimum Balance Requirement: \$500 • Monthly Service Charge: \$5 if Average Daily Minimum Balance requirement not maintained during the statement cycle • Paper statement fee: \$2 • Debit Card: No • Interest: Variable rate - Tiered <ul style="list-style-type: none"> Tier 1 - \$0.01-\$2,499.99 Tier 2 - \$2,500-\$9,999.99 Tier 3 - \$10,000.00+

CDs and IRA CDs

CDs and IRA CDs
<ul style="list-style-type: none"> • Current PeoplesBank CDs and IRA CDs will be transferred to Orrstown Bank. • Your account number, annual percentage yield, maturity date, and early withdrawal penalty will not change when your account is transferred to Orrstown Bank. • Prior to your current maturity date, you will receive a notice explaining the renewal terms of your certificates, and you will have ten calendar days after the maturity date to withdraw the funds without penalty or make changes to the account. • For current interest rates, please call Client Care at 1-888-677-7869 or you may visit us online at www.orrstown.com/rates or you can call or visit any of our Orrstown Bank offices listed in this guide on page 24. • If you have an IRA CD and are currently receiving a required minimum distribution from PeoplesBank, those distributions will be processed by Orrstown Bank on the same date as currently scheduled with PeoplesBank. • You will continue to receive your interest payouts in the same form that you receive them today. You may view your CD/IRA CD information through Orrstown Bank's online banking service or, if you require a paper statement, please visit any Orrstown Bank office and an employee will print one for you.

Business Banking

Business Checking

Existing Product	New Product	Account Details
PeoplesBank Everyday Business Checking PeoplesBank Estate - Regular Checking PeoplesBank Estate Checking Orrstown Bank Small Business Orrstown Bank Free Business Checking Orrstown Bank Regular Business Checking	Orrstown Bank Everyday Business Checking	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$100 • Average Daily Minimum Balance Requirement: \$0 • Monthly Service Charge: \$0 • 500 Items Per Statement Cycle at No Charge • \$0.40 charge per item in excess of 500 • An item is defined as deposited and cleared checks, or ACH credit or debit • Paper statement fee: \$2 • Treasury Management Services: No • Earnings Credit: No • Interest: No • Access funds via debit card
Orrstown Bank Interest Checking (Business accounts) Orrstown Bank Opportunity Business Orrstown Bank Non-profit/ Non-public PeoplesBank Estate Interest	Orrstown Bank Business Interest Checking	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$100 • Average Daily Collected Balance Requirement: \$0 • Monthly Service Charge: \$0 • No Charge Items Per Statement Cycle: 150 • Per Limit Fee Over No Charge Limit per Statement Cycle: \$0.40 • An item is defined as a deposited item, cleared check, or ACH credit or debit • Cash, deposit tickets and cash in & out tickets do not count toward per item limit • Paper statement fee: \$2 • Treasury Management Services: No • Earnings Credit: No • Access funds via debit card • Interest: Variable rate - Tiered <ul style="list-style-type: none"> • Tier 1 - \$0.01-\$2,499.99 • Tier 2 - \$2,500-\$9,999.99 • Tier 3 - \$10,000+
PeoplesBank IOLTA (PA) Orrstown Bank IOLTA (PA)	Orrstown Bank IOLTA (PA Accts)	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$25 • Average Daily Minimum Balance Requirement: \$0 • Monthly Service Charge: \$0 • No Charge Items Per Statement Cycle: 0 • Per Item Fee Over Free Limit: \$0 • Paper statement fee: \$0 • Interest: Variable • Debit Card: None • Available for attorneys in Pennsylvania only
PeoplesBank IOLTA (MD) Orrstown Bank IOLTA (MD)	Orrstown Bank IOLTA (MD Accts)	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$25 • Average Daily Minimum Balance Requirement: \$0 • Monthly Service Charge: \$0 • No Charge Items Per Statement Cycle: 0 • Per Item Fee Over Free Limit: \$0 • Paper statement fee: \$0 • Interest: Variable • Debit Card: None • Available for attorneys in Maryland only
PeoplesBank MAHT Checking	Orrstown Bank MAHTA	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$25 • Minimum Balance Requirement: \$0 • Monthly Service Charge: \$0 • No Charge Items Per Statement Cycle: 0 • Per Item Fee Over Free Limit: \$0 • Statement Fees: \$0 • Treasury Management Services: N/A • Earnings Credit: N/A • Interest: Variable • Debit Card: None • Available for attorneys only

Business Banking

Business Savings and Money Market

Existing Product	New Product	Account Details
PeoplesBank Business Statement Savings PeoplesBank Non-Profit Savings	Orrstown Bank Business Statement Savings*	<ul style="list-style-type: none"> Minimum Opening Deposit: \$25 Daily Minimum Balance Requirement: \$300 Monthly Service Charge: \$3 if Daily Minimum Balance requirement not maintained during the statement cycle Paper statement fee: \$2 Debit Card: Yes, if combined with an Orrstown Bank checking or money market account Overdraft Protection Sweep Fee: \$10 per sweep occurrence Interest: Variable
PeoplesBank Business Money Market Savings (total money market balance less than \$10,000) PeoplesBank Money Market Savings Non Personal (total money market balance less than \$10,000) PeoplesBank Peoples Money Fund Business (total money market balance less than \$10,000) PeoplesBank Select Business Money Market (total money market balance less than \$10,000)	Orrstown Bank Preferred Business Money Market	<ul style="list-style-type: none"> Minimum Opening Deposit: \$500 Minimum Balance Requirement: \$2,500 Monthly service charge: \$10 if average daily minimum balance requirement not maintained during the statement cycle Statement Fees: \$2 Debit Card: Yes Overdraft Protection Sweep Fee: \$10 per sweep \$10 fee per transaction in excess of 6 transactions per month Interest: Tiered <ul style="list-style-type: none"> o Tier 1 - \$0.01-\$2,499.99 o Tier 2 - \$2,500-\$14,999.99 o Tier 3 - \$15,000.00-\$34,999.99 o Tier 4 - \$35,000.00-\$64,999.99 o Tier 5 - \$65,000.00-\$99,999.99 o Tier 6 - \$100,000.00-\$199,999.99 o Tier 7 - \$200,000.00-\$299,999.99 o Tier 8 - \$300,000.00-\$499,999.99 o Tier 9 - \$500,000.00-\$999,999.99 o Tier 10 - \$1,000,000+
Orrstown Bank Business Money Market Orrstown Bank Business Premium Money Market Account Orrstown Bank Business Relationship Money Market Account Orrstown Bank Business Premier Money Market Account Orrstown Bank Business Premier Plus Money Market Account Orrstown Bank Business Special Business Money Market Account Orrstown Bank New Markets Money Market Account	Orrstown Bank Business Premier Plus Money Market*	<ul style="list-style-type: none"> Minimum Opening Deposit: \$500 Average Daily Collected Balance Requirement: \$10,000 Monthly Service Charge: \$15 if Average Daily Minimum Balance requirement not maintained during the statement cycle Paper statement fee: \$2 Debit Card: Yes Overdraft Protection Sweep Fee: \$10 per sweep occurrence \$10 fee per transaction in excess of 6 transactions per month Interest: Variable rate - Tiered <ul style="list-style-type: none"> Tier 1 - \$0.01-\$2,499.99 Tier 2 - \$2,500-\$14,999.99 Tier 3 - \$15,000.00-\$34,999.99 Tier 4 - \$35,000.00-\$64,999.99 Tier 5 - \$65,000.00-\$99,999.99 Tier 6 - \$100,000.00-\$199,999.99 Tier 7 - \$200,000.00-\$299,999.99 Tier 8 - \$300,000.00-\$499,999.99 Tier 9 - \$500,000.00+

*This associated product(s) will no longer be publicly offered.

Business Banking

Business Savings

Existing Product	New Product	Account Details
<p>PeoplesBank Business Indexed Money Market</p> <p>PeoplesBank Business Money Market (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Non Personal Select MM Promo</p> <p>PeoplesBank Peoples Index Money Fund (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Money Fund Non-Prof/Cib (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Money Market Savings Non Personal (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Peoples Money Fund Business (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Select Business Money Market (total money market balance in excess of \$10,000)</p> <p>PeoplesBank Business Money Market Savings (total money market balance in excess of \$10,000)</p>	<p>Orrstown Bank Relationship Business Money Market</p>	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$500 • Minimum Balance Requirement: \$10,000 • Monthly service charge: \$10 if average daily minimum balance requirement not maintained during the statement cycle • Statement Fees: \$2 • Debit Card: Yes • Overdraft Protection Sweep Fee: \$10 per sweep • \$10 fee per transaction in excess of 6 transactions per month • Interest: Tiered <ul style="list-style-type: none"> o Tier 1 - \$0.01-\$2,499.99 o Tier 2 - \$2,500-\$14,999.99 o Tier 3 - \$15,000.00-\$34,999.99 o Tier 4 - \$35,000.00-\$64,999.99 o Tier 5 - \$65,000.00-\$99,999.99 o Tier 6 - \$100,000.00-\$199,999.99 o Tier 7 - \$200,000.00-\$299,999.99 o Tier 8 - \$300,000.00-\$499,999.99 o Tier 9 - \$500,000.00-\$999,999.99 o Tier 10 - \$1,000,000+
<p>PeoplesBank Municipal Interest Checking</p> <p>PeoplesBank Municipal Money Market</p>	<p>Orrstown Bank Municipal/ Public Money Market</p>	<ul style="list-style-type: none"> • Minimum Opening Deposit: \$500 • Minimum Balance Requirement: \$10,000 • Monthly service charge: \$10 if average daily minimum balance requirement not maintained during the statement cycle • Statement Fees: \$2 • Debit Card: Yes • Overdraft Protection Sweep Fee: \$10 per sweep • \$10 fee per transaction in excess of 6 transactions per month • Interest: Tiered <ul style="list-style-type: none"> o Tier 1 - \$0.01-\$2,499.99 o Tier 2 - \$2,500-\$14,999.99 o Tier 3 - \$15,000.00-\$34,999.99 o Tier 4 - \$35,000.00-\$64,999.99 o Tier 5 - \$65,000.00-\$99,999.99 o Tier 6 - \$100,000.00-\$199,999.99 o Tier 7 - \$200,000.00-\$299,999.99 o Tier 8 - \$300,000.00-\$499,999.99 o Tier 9 - \$500,000.00-\$999,999.99 o Tier 10 - \$1,000,000+





Our Locations

Maryland

Anne Arundel County:

- 8108 Jumpers Hole Road, Pasadena 


Baltimore County:

- 8216 Philadelphia Road, Baltimore 
- 9651 Belair Road, Baltimore 
- 10283 York Road, Cockeysville 
- 203 International Circle, Suite 101, Hunt Valley 


Harford County:

- 140 North Main Street, Bel Air 

Howard County:






- 4450 Long Gate Parkway, Ellicott City 

Washington County:

- 1020 Professional Court, Hagerstown 

Pennsylvania





Cumberland County:

- 4075 Market Street, Camp Hill 
- 1 Giant Lane, Carlisle 
- 427 Village Drive, Carlisle 
- 3 Baden Powell Lane, Suite 1, Mechanicsburg 
- 77 East King Street, Shippensburg 
- 121 Lurgan Avenue, Shippensburg











Dauphin County:

- 4750 Lindle Road, Harrisburg 


Franklin County:

- 625 Norland Avenue, Chambersburg 
- 1355 Orchard Drive, Chambersburg 
- 308 Carolle Street, Greencastle 
- 12 South Main Street, Mercersburg 

Lancaster County:

- 400 James Buchanan Drive, Elizabethtown* 
- 101 N Queen St, Suite 105, Lancaster 
- 500 Olde Hickory Road, Lancaster 
- 566 Lausch Lane, Lancaster 
- 600 Willow Valley Square, Lancaster* 
- 2001 Harrisburg Pike, Lancaster
- 920 Lititz Pike, Lititz 
- 1001 East Oregon Pike, Lititz* 
- 301 West Main Street, New Holland 
- 625 Robert Fulton Highway, Quarryville 
- 300 Willow Valley Lakes Drive, Willow Street* 

Perry County:

- 15 North 2nd Street, Center Square, Newport 

York County:

- 2510 Delta Road, Brogue 
- 65 Eisenhower Drive, Hanover 
- 425 Westminster Avenue, Hanover* 
- 1651 Baltimore Pike, Hanover 
- 1 North Main Street, Jacobus 
- 26 E Main Street, New Freedom 
- 2587 Cape Horn Road, Red Lion 
- 97 Sofia Drive, Shrewsbury 
- 2 Ballast Lane, Stewartstown 
- 1477 Carlisle Road, York 
- 2410 Eastern Blvd, York 
- 320 North Main Street, York 
- One Market Way West, Suite 101, York 
- 109 Leader Heights Road, York 

Standalone ATMs

Baltimore City, MD:

- 788 Washington Boulevard, Baltimore

Baltimore County, MD:

- 5600 Harford Road, Baltimore

Cumberland County, PA:

- 39 Walnut Bottom Rd, Shippensburg
- 9974 Molly Pitcher Hwy, Shippensburg

Franklin County, PA:

- 3580 Orrstown Road, Orrstown

York County, PA:

- 3160 Carlisle Road, Dover
- 1 Manchester Street, Glen Rock
- 2 Hanover Street, Jefferson
- 1325 Eden Road, York*
- 34 West Philadelphia Street, York*

Headquarters and Regional Offices

Headquarters/Central Region Office

- 4750 Lindle Road, Harrisburg, PA

Eastern Region Office

- 800 Fruitville Pike, 1st Floor, Suite 120, Lancaster, PA

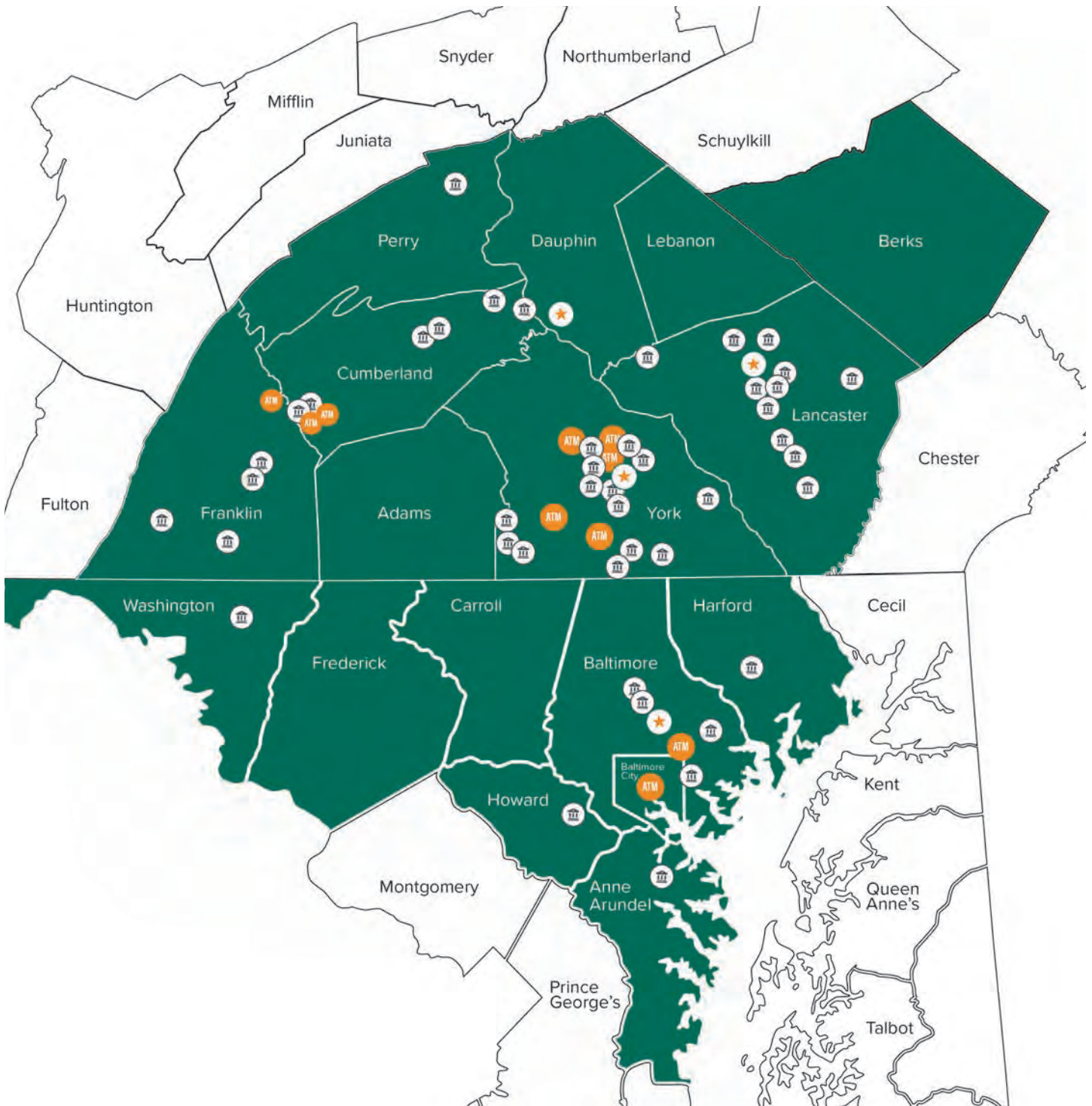
Maryland Region Office

- 501 Fairmount Avenue, Suite 200, Towson, MD

York/Adams Counties Region Office

- 105 Leader Heights Road, York, PA

* ATM access may be limited to the general public. Please contact the Client Care Center for additional information.



Hours and Directions




To see a full listing of updated hours for our locations, please visit: [Orrstown.com/locations](https://www.orrstown.com/locations)

Client Care Center

1-888-677-7869

- Monday-Friday: 8 am-5 pm
- Saturday: 8 am-12 pm

Reference Map

-  **Headquarters**
-  **Branches**
-  **Standalone ATM**

Fee and Service Charge Schedule

The following fees and charges may be assessed against your account:

Accounting Services	
Paper Statement Fee	\$2
Statement Copy	\$5 per statement
Overdraft Protection Transfer (From an Orrstown Bank Deposit/Loan Account)	\$10 per transfer
Signature Guarantee (Clients Only)	\$0
Check/Image/Account Activity Copies	\$2 per item
Account Reconciliation/Research	\$30 per hour (1 hour minimum)
Premature Account Closure (Within one year of account opening date)	\$25
Dormant Account Fee (after account is inactive for 24 months)	\$12 per statement cycle
Undeliverable Mail	\$5
IRA Transfer to another Financial Institution	\$25
Tax Levy	\$150 per notice
Garnishment	\$150
Writ of Execution	\$150 per occurrence
Photocopy/Fax	\$1 per page
Money Market / Savings Withdrawals	\$10 per transaction in excess of 6 per statement cycle
Safe Deposit Box Fees	
Safe Deposit Box Key Replacement	\$35
Safe Deposit Box Drilling	\$100
Safe Deposit Box Size	
2.5" x 5" Safe Deposit Box	\$25
2" x 5" Safe Deposit Box	\$25
2" x 4" Safe Deposit Box	\$25
4" x 4" Safe Deposit Box	\$30
3" x 5" Safe Deposit Box	\$30
4" x 5" Safe Deposit Box	\$35
5" x 5" Safe Deposit Box	\$45
2" x 10" Safe Deposit Box	\$50
3" x 10" Safe Deposit Box	\$55
4" x 10" Safe Deposit Box	\$65
5" x 10" Safe Deposit Box	\$75
7" x 10" Safe Deposit Box	\$95
8" x 10" Safe Deposit Box	\$100
10.5" x 10" Safe Deposit Box	\$115
10" x 10" Safe Deposit Box	\$115
10" x 15" Safe Deposit Box	\$150
17" x 12" Safe Deposit Box	\$160
Online Banking Services	
Online Banking	\$0
Enrollment	\$0
Bill Payment	\$0
Mobile Deposit	\$0

ATM/Debit Card Services	
Transactions at Orrstown Bank ATMs	\$0
Balance Inquiry/Transfers/Withdrawal Transactions at non-Orrstown Bank ATMs	\$3 per item*
Point of Sale Transactions as Credit	\$0
Point of Sale Transactions as Debit	\$0
Replacement debit card	\$5 per card
Cash/Check/Other Services	
Cashier's Check	\$10 per check
Temporary Checks	\$0 (1 sheet of 4 checks)
Cashing Non-Client Checks	\$5 per check for non-Orrstown Bank clients cashing an Orrstown Bank check. Orrstown Bank does not cash checks not drawn on us, including Federal Government checks, for non-Bank clients.
Paid Overdraft Item - Consumer Accounts	\$38 per item, maximum of \$190 per day. Orrstown Bank does not charge an Overdraft fee on transactions of \$5 or less.
Continuous Overdraft Fee - Business Accounts Only	\$6 per day after 9 consecutive calendar days of the account being overdrawn
Paid Overdraft Item - Business Account	\$38 per item, no daily maximum limit . Orrstown Bank does not charge an Overdraft fee on transactions of \$5 or less.
Night Depository - Lost Key	\$10
Chargeback/Returned Deposited Item	\$10 per item
Returned Item (Non-Sufficient Funds)	\$0
Stop Payment Fee - Business and Personal Accounts	\$39 per item
Check Collection - Domestic	\$15 plus postage
Wire Services	
Wire Transfer - Incoming Domestic	\$20
Wire Transfer - Incoming International	\$30
Wire Transfer - Outgoing Domestic	\$30
Wire Transfer - Outgoing International	\$50
Foreign Services	
Foreign Check Collection	\$15

*When you use a non-Orrstown Bank ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

Account Agreements and Disclosures

ACCOUNT TERMS AND CONDITIONS

DEFINITIONS. Throughout this Agreement, these terms have the following meaning:

- “You,” “your,” “account owner,” and “party” refer to the depositor (whether joint or individual) named on the account.
- “We,” “our,” and “us” refer to the financial institution.
- “Item” or “items,” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit,” or “debits” refer to funds that are taken out of your account. Common types of debits may include: checks or drafts that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit,” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT. You understand the following Account Agreement (“Agreement”) governs your account with us. Your account is also governed by other applicable documents, such as the Truth In Savings Account Disclosure and Privacy Policy, and where applicable, the Funds Availability Policy and Electronic Fund Transfer (Agreement and) Disclosure (“Disclosures”), which are incorporated by reference. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

GENERAL RULES. The following rules apply to all types of accounts:

1. Deposits. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may, at our sole discretion, refuse to accept particular items as deposits. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You are liable to us for the amount of any item you deposit to your account that is returned unpaid. In addition, you are liable to us for all costs and expenses related to the collection of any or all of that amount from you. Funds deposited to your account are available in accordance with the Disclosures.

2. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

This provision also applies to any remotely created check that you may deposit into your account. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payor. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner, and to obtain from you the payor’s express, verifiable authorization for any such check.

3. Set-offs and Security Interest. If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called “set-off”) and under this Agreement (by which you grant us security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right to set-off.

4. Claims. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process (“Claim(s)”), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

5. Expenses. You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your account, including reasonable attorneys’ fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third-party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third-party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

6. Financial Exploitation. As permitted by law, we may act or decline to act to prevent, stop, or mitigate financial exploitation of an adult. For example, we may (1) delay, decline, or place a hold on a transaction or disbursement involving the adult; (2) approve or deny other requests or modifications to the account, such as a transfer of funds, change in ownership, or change in beneficiaries; or (3) notify a third party of the financial exploitation. We will not be liable for the actions we take on the account if we acted in good faith and exercised reasonable care. For purposes of this section, “adult” means vulnerable adult, elder adult, senior adult, eligible adult, or other person as defined by applicable law.

7. Dormant/Inactive Accounts. You understand that if your account is dormant or inactive, you may be charged the fee specified in the Disclosures and we may stop paying interest to the extent permitted by law. You understand that your account balance may be escheated (that is, turned over to the state) in accordance with state law.

8. Joint, Trust, Fiduciary and Custodial Accounts. You acknowledge that if your account is set up as a joint, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

9. Individual Account. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the

party, ownership passes as part of the party's estate. If we are uncertain of who should receive a payment under this Agreement or if we have actual knowledge of a dispute between you and any other person claiming an interest in the account, we may refuse to make a payment to you. If we do so, we will notify you and all other persons claiming an interest in writing for the basis of our refusal, and we may continue to refuse the payment until we receive consent from all interested parties or we make a payment pursuant to a court order. We will not be liable if we refuse to make a payment to you from your account.

10. Joint Account. If this is a joint account, all deposits are the property of the person(s) indicated on the account and we may release all or any part of the amount in the account to honor checks, orders, or other items or withdrawals or requests from any person named on this account. Any person named on the account is liable for the amount of any overdraft fees regardless of whether he or she signed the item or benefited from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

11. Joint Account With/Without Right of Survivorship. If this is a joint account with right of survivorship, on the death of one of the account holders, that person's interest in the account immediately vests in the surviving joint account holder(s) as their separate property. If this is a joint account without right of survivorship and we receive written notice of the death of a joint account holder, we may freeze the account until we receive satisfactory evidence as to the disposition of the account.

12. In Trust For or Payable on Death Account. If this account is noted as an In Trust For or Payable on Death account, the trustee(s) may change the named beneficiary(ies) at any time by a written direction to us. The trustee(s) reserves the right to withdraw all or part of the deposit at any time. Such payment or withdrawal shall constitute a revocation of the trust agreement as to the amount withdrawn. The beneficiary(ies) acquires the right to withdraw only if: (i) all of the trustees die, and (ii) the beneficiary is then living. The beneficiary(ies) is only entitled to the amount that is in the trust after all of the trustee's(s') outstanding debits and items have been paid. If all of the beneficiaries predecease the trustee(s), the named beneficiary's(ies) death shall terminate the trust and title to the money that is credited to the trust shall vest in the trustee(s). If two or more beneficiaries are named and survive the death of all of the trustees, such beneficiaries will own this account in equal shares without right of survivorship, unless otherwise indicated. If the primary beneficiary predeceases the owner(s), when two or more contingent beneficiaries are named and survive the death of the owner(s), such beneficiaries will own this account in equal shares without the right of survivorship, unless otherwise indicated. Named beneficiaries are assumed to be primary unless indicated as contingent.

13. Custodial Account. A custodial account is subject to applicable law as adopted by the state in which the account is opened. The documents that authorize the custodianship may be required for the account. An account opened under the Uniform Transfers/Gifts to Minors Act must be opened in the name of a custodian "as custodian for (name of minor) under the Uniform Transfers to Minors Act". There may be only one custodian and one minor as beneficiary for each minor account.

14. Authorized Signer (Agent) Designation. If you designate an agent, your named agent may make account transactions for you but has no ownership or rights at death unless named as a Payable on Death beneficiary or named as an In Trust For beneficiary, if applicable. If you have designated that the agent shall continue to have power after your disability or incapacity, the agent's authority survives your disability or incapacity. The agent may act for a disabled or incapacitated party until the authority of the agent is terminated. If you have noted that the agent shall not have power after your disability or incapacity, the agent's authority terminates upon your disability or incapacity. If you failed to specify whether or not the agent's authority survives or instead terminates upon your disability or incapacity, the authority will be presumed to survive your disability or incapacity. Death of the sole party or last surviving party terminates the authority of the agent. We may continue to rely on the agency designation to the extent permitted by law, until we have proper notice of an event of termination and have had a reasonable period of time to act upon it.

15. Business Accounts. Business accounts are those established by any partnership, corporation, association or other entity operated on a for-profit basis; all corporations and associations operated on a not-for-profit-basis; and any individual who intends to use the account for carrying on a trade or business. We reserve the right to require separate written authorization, in a form acceptable to us, telling us who is authorized to act on your behalf. We are authorized to follow the directions of a person designated to having authority to act on the entity's behalf until we receive written notice that the authority has been terminated and have had a reasonable time to act upon that notice.

16. Escrow, Trust, Fiduciary and Custodial Accounts. When your account is set up as an escrow, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

17. Additional Documents to Open Business Account. You agree to supply us with a separate authorization informing us of the authorized signer(s), if requested to do so and to provide any other related document requested by us.

18. Business Account Signatures. Your signature on the Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine. If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures. Further, most checks, drafts, orders, or other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of checks, drafts, orders, or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing these items. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees whether incurred at trial, on any appeal therefrom or otherwise) that you or we may suffer or incur as a result of this practice.

19. Power of Attorney. If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

20. Payment of Interest. For interest bearing accounts, interest will be calculated and paid in accordance with the Disclosures provided to you at the time you opened the account.

21. Fees, Service Charges and Balance Requirements. You agree you are responsible for any fees, charges, balance, or deposit requirements as stated in the Disclosures. We also reserve the right to impose a service charge for cashing checks and other items drawn on your account if the person cashing the check or item is not a customer of this financial institution.

22. Non-Sufficient Funds and Overdrafts. If your account lacks sufficient funds to pay a debit transaction or item presented for payment as determined

by your available account balance or actual (ledger) balance, we may (1) return the debit or item or (2) pay the debit or item at our discretion.

Overdrafts. If we pay the debit or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization even though your gas was only \$50. The authorization hold reduces your available account balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

Actual (Ledger) Balance. We use an actual (ledger) balance method to determine if there are sufficient funds in your account to pay a debit transaction or item and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay a Debit or Item. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks, if applicable, that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

Return Item for Non-Sufficient Funds. If we do not pay the debit or item on your behalf and return the debit or item, we may charge you non-sufficient funds fee. Pursuant to National Automated Clearing House Association (“Nacha”) Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time.

Overdrafts. If we pay the debit or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

We use an available balance to determine if we pay a debit or item and we use an actual (ledger) balance to assess fees. If this is the case, the applicable rules described above will apply.

If applicable, overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our offered standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Please refer to the Overdraft Services Consent Form for more information about overdrafts and our standard overdraft policies, if applicable, and refer to your Truth In Savings disclosure for more information about our overdraft privilege policy.

23. Processing Order. We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for the debits and credits in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

24. Amendments and Alterations. Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

25. Notices. You are responsible for notifying us of any address or name changes, the death of an account holder or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied.

26. Certified Beneficial Owner Information. If you are obligated to certify beneficial owner information at the time the account is opened, you are responsible for notifying us of any changes to the certified beneficial ownership information that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.

27. Unlawful Internet Gambling. Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling. You will notify us if your business practices regarding Internet gambling change in the future.

28. Telephone and Electronic Communication. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

29. Online or Mobile Services. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

30. Closing Account. We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable item, which is presented after the closing of your account. Such termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

31. Transfers and Assignments. We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

32. Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state in which the account is opened unless federal law controls. Or, if you opened your account online, this Agreement is governed by the laws of the state in which your account was assigned. Changes in these laws may change the terms and conditions of your account. We will notify you of any changes as required by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law.

33. Effective Applicable Laws and Regulations. You understand that this Agreement is governed by the laws of the state where this account is opened except to the extent that federal law is controlling and includes, but is not limited to, Article 4A of the Uniform Commercial Code. Changes in these laws and regulations may modify the terms and conditions of your account. We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement conflict with applicable law and are declared to be invalid or unenforceable, those terms will be ineffective to the extent of the conflict and the applicable law will govern. The remaining provisions will remain unaffected.

34. ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used,

and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the Nacha Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

35. Real-Time Payments. You may send and receive certain payments or payment-related messages through a real-time payments system, such as The Clearing House's Real Time Payment (RTP®) network or the Federal Reserve's FedNow® Service. Real-time payments, or instant payments, allow you to have immediate availability of these funds twenty-four (24) hours a day, seven (7) days a week, and fifty-two (52) weeks a year. These payments may be subject to transaction limits (e.g., \$500,000) and settlement is final and irrevocable. Real-time payments are intended for domestic payments only. Payments sent or received by a person outside of the United States are prohibited. Transfers using a real-time payments system are subject to the applicable operating or governing rules of the real-time payments system used, as well as the Uniform Commercial Code 4A in effect in Pennsylvania, the Electronic Fund Transfer Act (Regulation E), and the rules of OFAC.

36. Stop Payments.

Stop Payments on Checks. If you request us to stop payment on a check you have written, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, unless our policy provides otherwise, we reserve the right to cancel the request. Your stop payment request must describe the check or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect until the earlier of 1) six months or other time period not less than six months as specified in the Stop Payment Order, or 2) until we receive written revocation of the stop payment. If the check on which a Stop Payment Order has been placed has not yet cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. Our acceptance of a stop payment request does not constitute a representation by us that the check has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on lost or stolen checks, whether a single check or series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

Stop Payments on ACH Debits. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple or future debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled debit entry. Requests to stop all future payments on an ACH debit transfer may require additional documentation to be supplied to us. Oral stop payment orders are binding on us for 14 calendar days only, unless our policy provides otherwise, and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple or future debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization). Written communication includes communication by electronic record.

The Stop Payment Order shall be governed by the provisions of Article 4A of the Uniform Commercial Code as adopted by the state in which the account is opened, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order and for each Stop Payment Order renewal you make. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. A release of the Stop Payment Order may be made only by the person who initiated the stop payment request.

37. Checks. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account, or on any check issued by you, must be placed on the left side of the check when looking at it from the front, and must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that this requirement is met. You are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

38. Electronic Checks and Electronically-Created Items. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

39. Substitute Checks. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute check(s). An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

40. Remote Deposit Capture. Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only."

41. Preauthorized Checks or Drafts. You should guard information about your account (such as your routing number and your account number) as

carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to it, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

42. Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, you agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

43. Verifying Funds Availability for Check. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check or other item from you.

44. Check Safekeeping. If you can write checks on your account and utilize check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you. When you request a copy of a check it may be subject to a fee as defined in the Disclosures.

45. Remotely Created Checks. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payor. And we reserve the rights to refuse to deposit any such remotely created check if we have any reason to believe that the item is fraudulent in any manner, and to obtain from you the payor's express, verifiable authorization for any such check.

46. Statements. If your account is a Checking, NOW, Money Market, or Statement Savings account, we will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us with reasonable promptness, you will have no claim against us to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise reasonable care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it, or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

47. Electronic Statements and Notices. You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures. In order to receive your account information in an electronic form, the receiving system may have to meet specific requirements. We will keep you informed of any change to the minimum hardware or software requirements.

48. Signatures. Your signature on the Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine. If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, drafts, orders, or other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of checks, drafts, orders, or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing these items. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

49. Restrictive Legends. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

50. Our Waiver of Rights. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

51. Your Waiver of Notice. By signing the signature card/Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

52. Death or Incompetency. Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

ACCOUNT SPECIFIC PROVISIONS. In addition to the General Rules, the following rules apply to specific types of accounts:

CHECKING ACCOUNTS

Checking Accounts. If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in the Truth in Savings Disclosure.

Withdrawals. Deposits will be available for withdrawal consistent with the terms of our Disclosures. Withdrawals may be subject to a service charge.

MONEY MARKET AND SAVINGS ACCOUNTS

Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

Withdrawals may be subject to a service charge.

Transaction Limitations. Our policy allows us to restrict the number of transfers or withdrawals you can make on a Money Market Account and Savings Account, or we may allow you to make an unlimited number of transfers or withdrawals from these accounts.

Restrictions on Money Market and Savings Accounts. If we restrict the number of transfers or withdrawals you can make on these accounts, you understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures, and we may close your

account, take away your ability to transfer funds, charge you a fee, or convert the account to a checking or other transaction account if the restriction is violated.

No Restrictions on Money Market and Savings Accounts. If we do not restrict the number of transfers or withdrawals you can make on these accounts, your account may still be subject to other transaction limitations.

Please refer to the Disclosures to understand which transaction limitations, if any, apply to your account.

CERTIFICATES OF DEPOSIT/TIME DEPOSIT ACCOUNTS

Account Terms. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), Annual Percentage Yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and in the Disclosures provided to you at the time of account opening. Interest will not be compounded unless noted and will be paid to you at the frequency and in the method noted. If interest compounds during the term of the Certificate and may be withdrawn prior to maturity, the withdrawal of interest prior to maturity will affect the APY.

Withdrawal Prior To Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in the Disclosures.

Additional Deposits During The Term. No additional deposits will be allowed to this account during its term unless otherwise described in the Disclosures.

Early Withdrawal Penalty. Unless provided otherwise in the Disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal. The grace period following a maturity date is described in the Disclosures.

Single Maturity. Single Maturity Certificates will not automatically renew at maturity. The Disclosures describe our policy concerning the account's status following the maturity date. To ensure a continuation of interest earning, you must arrange for a new investment of the account balance.

We prepared this Agreement to define the relationship between you and the us. Please keep it for future reference. You should also refer to certain other documents for terms and conditions relating to your Account:

Electronic Fund Transfer Disclosure and Agreement

Funds Availability Policy Disclosure

Substitute Check Policy Disclosure

Understanding and Avoiding Overdrafts and Nonsufficient Funds (NSF)

Fee and Service Charge Schedule

Privacy Policy

ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

For purposes of this disclosure and agreement, the terms "we", "us" and "our" refer to Orrstown Bank. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to clients regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments and one-time electronic payments to a third party made from your account using your account number and routing number from your check to pay for purchases and pay bills. This disclosure also applies to the use of your debit card ("Debit Card") at automated teller machines (ATMs) and any merchant locations.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by Orrstown Bank which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding federally declared legal holidays.

DEBIT CARD SERVICES. You may use your Debit Card to:

- Withdraw cash from your checking account(s), savings account(s), and money market account(s).
- Make deposits into your checking account(s), savings account(s), and money market account(s).
- Transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- Pay for the purchase of good and services at any merchant that accepts Mastercard® Debit Cards.
- Pay bills directly by telephone from your checking account(s) and money market account(s).

ATM SERVICES. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. You may access your Debit Card through the following ATM network(s): Pulse. When you use an ATM not owned by us, you may be charged a surcharge fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

POINT OF SALE TRANSACTIONS. You may use your Debit Card to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash back, are referred to as "Point of Sale" transactions and will cause your designated account to be debited for the purchase amount. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance. See the Section called Understanding and Avoiding Overdrafts and Nonsufficient Funds in the Terms in Conditions of Your Account for more information.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your Debit Card in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International will follow a currency conversion procedure that is disclosed to us. Currently, the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable

currency on the date that the transaction is processed.

IMPORTANT ADDITIONAL FEE NOTICE. Mastercard® charges us a Currency Conversion Fee of 1.00% of the transaction amount for performing currency conversions and a Cross-Border Fee of 1.00% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.00% of the dollar amount on all cross-border transactions - i.e., transactions processed through the “Global Clearing Management System” or the “Mastercard Debit Switch” when the country of the merchant or terminal is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING. You may perform the following functions through use of telephone banking:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, savings and money market accounts, transfer funds from deposit accounts to pay your loans, and advance funds from your line of credit accounts to your deposit accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us.

For questions or more information, call us at: 1-888-677-7869.

TELEPHONE BILL PAYMENT SERVICE. You may make arrangements with us to initiate the direct payment of bills from your checking account(s), savings account(s), and money market account(s) using our Telephone Bill Payment Service. This service is provided to you through an agreement between you and Orrstown Bank. Please contact Orrstown Bank for further information.

SERVICES PROVIDED THROUGH USE OF ONLINE AND MOBILE BANKING. You may use of our online and mobile banking service subject to your agreement to our Online Banking Agreement. We will provide you with our online and mobile banking service pursuant to which you can access your accounts via the internet through our website or mobile app using your username and password and providing such other information as we may require to perform the following services:

- Transfer funds between your deposit accounts.
- Make payments from your deposit accounts to your loan accounts.
- Enroll in bill payment and make payments from your deposit accounts to third parties pursuant to our Online Bill Payment Program described below.
- Transfer funds from lines of credit you have with us to your deposit accounts.
- Get information about your accounts, such as account balances or information on deposits or withdrawals.
- Enroll in delivery of electronic statements and view electronic statements.
- Make mobile deposits.

LIMITATIONS ON TRANSACTIONS

We place limits on the dollar amount and frequency of certain EFT transactions. These limits are described below.

For purposes of these limits, each “authorization” is a transaction. An authorization is our approval of a Debit Card transaction submitted to us by a merchant or other party.

An authorization may be for more or less than the actual amount of the transaction ultimately submitted to us for payment by the merchant or other party. In some cases, we may authorize a transaction, but it may never be submitted to us for payment.

TRANSACTION LIMITATIONS - DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day. There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. We reserve the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$2,500.00 worth of goods or services in any one day at Point of Sale.

TOTAL DAILY LIMITS. In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sale transactions is limited to \$3,000.00 in any one day.

TRANSACTION LIMITATIONS – ONLINE AND MOBILE BANKING.

DEPOSIT LIMITATIONS. You may deposit a maximum of \$5,000.00 through the use of the Consumer Mobile Deposit Service per business day for a consumer account. There is a monthly limit of \$10,000.00 during a given month for a consumer account. We reserve the right to change dollar amount limits at any time upon prior notification.

You may deposit a maximum of \$10,000.00 through the use of the Business Mobile Deposit Service per business day for a business account. There is a monthly limit of \$25,000.00 during a given month for a business account. We reserve the right to change dollar amount limits at any time upon prior notification.

Funds deposited using the Mobile Deposit Service after the Cut-Off Time or on a non-business day (or both) will apply to the daily maximum amount for the next Business Day.

TRANSACTION LIMITATIONS – TELEPHONE BANKING.

EXTERNAL TRANSFER LIMITATIONS. You may perform a maximum external transfer of \$10,000 per account per business day. There is a monthly limit of \$50,000.00 during a given month per account. We reserve the right to change dollar amount limits at any time upon prior notification.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s) or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS. We may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each savings or money market account you have per statement period for purposes of making a payment to a third party or by use of a telephone, computer, or wireless handheld device. Please refer to the Account Agreement for more information regarding transaction limitations.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this disclosure and agreement creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing an ATM or Point of Sale transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. We will send you a checking account statement monthly. We will send you a savings or money market account statement each month you have an EFT transaction, but at least quarterly. You may also contact us to find out if any EFT transactions have been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER (“PIN”). In order to assist us in maintaining the security of your account, the Debit

Card remains our property and may be revoked or canceled at any time. We will give you notice of any such revocation or cancellation. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Orrstown Bank immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at an ATM.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card has been lost or stolen:

call us at: 1-888-677-7869 (24 hours a day, 7 days a week) or
write to: Orrstown Bank, 4750 Lindle Road Harrisburg, PA 17111

If you need assistance with your internet banking PIN, username or password, call 1-888-677-7869 (Monday-Saturday 8am-8pm; Sunday 11am-8pm).

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) Business Days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) Business Days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us. For commercial accounts, zero liability protection will not apply to a transaction conducted with a card that is issued to an entity other than a natural person or for a commercial purpose, except that the rule shall apply to cards issued for use by a small business.

ILLEGAL USE OF DEBIT CARD. You agree not to use your Debit card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: 1-888-677-7869 or
write to: Orrstown Bank, 4750 Lindle Road Harrisburg, PA 17111 or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Orrstown Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign-initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign-initiated or Point of Sale transactions.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in you exceeding the credit limit on your line of credit, if you have one.
- If the ATM or electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided the Terms and Conditions of Your Account.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

PER TRANSFER CHARGE. We may assess a fee for each ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable Fee Schedule to determine whether a fee applies to the transfer.

FEES. You may be charged a fee for withdrawals of cash under certain circumstances, whether they take place at proprietary ATMs or through a network or are Point of Sale transfers or transfers made without the use of your Debit Card. The circumstances under which such charges will be assessed, as well as the amount of the charge, are included in the current Fee Schedule, which is hereby incorporated into this document.

FEE SCHEDULE. The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from us upon request.

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Orrstown Bank and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your written permission.

PREAUTHORIZED PAYMENTS.

RIGHT TO STOP PAYMENT AND PROCEDURE FOR DOING SO. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 1-888-677-7869, or write us at Orrstown Bank, 4750 Lindle Road Harrisburg, PA 17111, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (We will charge you \$39 for each stop-payment order you give.)

NOTICE OF VARYING AMOUNTS. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

AMENDING OR TERMINATING THE AGREEMENT. We may change this disclosure agreement from time to time. You will be notified at least 21 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the Terms and Conditions of Your Account between you and Orrstown Bank.

FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in an account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "we", "us" and "our" refer to Orrstown Bank and the terms "you" and "your" refer to the recipient of this disclosure. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account or electronic payments by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before 6:00 PM EST on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 p.m. or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from the following deposits will be available on the day of deposit:

- electronic direct deposits
 - cash deposits made in person to an employee of Orrstown Bank*
 - wire transfers
 - checks drawn on us
- will be available on the day of deposit.

Next Day Availability. Funds from the following deposits will be available on the first Business Day after the day of deposit:

- U.S. Treasury checks**

- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**
- Other check deposits***

* **Cash Deposits.** If the cash deposits are made in person to an employee of Orrstown Bank, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:

*****Other Check Deposits.** Funds from all other check deposits will be available on the first Business Day after the day of your deposit.

U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.

U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks; or Cashier's, Certified, or Teller's Checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the first Business Day after the day of your deposit. The first \$225.00 of your deposits, however, may be available on the first Business Day after the day of deposit. If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- if we believe a check you deposit will not be paid;
- if you deposit checks totaling more than \$5,525.00 on any one day;
- if you redeposit a check that has been returned unpaid;
- if you have overdrawn your account repeatedly in the last six months; or
- if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new client, the following special rules may apply during the first 30 days your account is open.

Same Day Availability. Funds from cash deposits made in person to an employee of Orrstown Bank* and electronic direct deposits made to your account, and checks drawn on us will be available on the day we receive the deposit.

Next Day Availability. Funds from wire transfers made to your account and the first \$5,525.00 of a day's total deposits from the following deposits will be available on the first Business Day after the day of your deposit:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**
- Traveler's Checks**

* **Cash Deposits.** If the cash deposits are made in person to an employee of Orrstown Bank, then the funds will be made available on the day we receive your deposit. If the deposits are not made in person to an employee, then the funds will be made available no later than the second Business Day after the day of your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; Cashier's, Certified, or Teller's checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:

U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.

U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks;

Cashier's, Certified, or Teller's Checks; or Traveler's checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the first \$5,525.00 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

Funds Exceeding \$5,525.00. The excess over \$5,525.00 of a day's total check deposits will be available on the fifth Business Day after the day of your deposit.

Other Check Deposits. Funds from all other check deposits will be available on the fifth Business Day after the day of deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 6:00 PM EST on a Business Day that is a Banking Day, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 6:00 PM EST on a Banking Day or on a non-Banking Day, we will consider the day of deposit to be the next Business Day we are open.

Funds from any deposits (cash or checks) made at ATMs that we do not own or operate will not be available until the fifth Business Day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

MOBILE BANK DEPOSITS. Funds from mobile deposits at Orrstown Bank are available the next business day if the deposit is approved and made before 4:30 PM EST for Consumer Accounts and 7:30 PM EST for Business Accounts. If the deposit is approved after the specified cutoff time on a Banking Day or on a non-Banking Day, we will consider the day of deposit to be the next Business Day we are open.

SUBSTITUTE CHECKS AND YOUR RIGHTS

WHAT IS A SUBSTITUTE CHECK? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: (888)677-7869 or

Mail at: Orrstown Bank, 4750 Lindle Road Harrisburg, PA 17111

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);

An estimate of the amount of your loss;

An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and

A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.

UNDERSTANDING AND AVOIDING OVERDRAFTS AND NONSUFFICIENT FUNDS (NSF)

Generally - The information in this section is being provided to help you understand what happens when transactions are conducted or presented for payment when your account does not have enough money to pay the transactions. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees. This section also provides contractual terms relating to overdrafts and NSF transactions. An overdrawn account may result in you being charged an overdraft fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we authorize or pay (cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not authorize or pay the transaction. Instead, the transaction is declined or returned unpaid.

If you use our Overdraft Manager Service and we authorize or pay a transaction when you do not have enough money in your account, we will consider that an overdraft and may charge an overdraft fee. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is declined or returned unpaid.

Determining your account balance - Your account's actual balance (sometimes referred to as the ledger balance or posted balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the actual balance for your account as of the statement date.

In online banking, the actual balance is referred to as your current balance.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account's actual balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account at any time. We do not have to notify you beforehand, or at the time of our decision, whether or not we will pay an item or authorize a transaction that exceeds your account's actual balance. We offer lower cost alternatives to cover your overdrafts, such as an overdraft protection line-of-credit or a plan to transfer funds from another account you have with us. We will not automatically transfer funds from another account you have with us to cover an item that exceeds your account's actual balance unless you have linked the account for overdraft protection. We may charge overdraft fees for paying overdrafts that exceed your account's actual balance at the time of the authorization for ATM and one-time debit card transactions or at the time of payment for other transactions. We may use subsequent deposits, including

direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Opt-in - We do not charge a fee for overdrafts due to ATM or for one-time debit card transactions (that is, transactions coded as one-time or non-recurring) unless you ask us to authorize and pay those transactions. You can do so, called "opt-in," by notifying us when opening your account. Or you may notify us later.

You can change your election at any time. To do so, and for more information about changing your election, contact us. We have given you a What You Need to Know About Overdrafts and Overdraft Fees disclosure that further describes our overdraft policy and the opt-in process.

You are not required to opt-in to get an account. Even if you opt-in, it is up to our discretion to authorize or not authorize any ATM or one-time debit card transactions that exceed your account's actual balance at the time of the authorization request. If you do not opt-in, we do not intend to authorize these transactions. We do not charge a fee for declining debit card authorizations.

Nonsufficient funds (NSF) - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, we will not charge a fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. A debit card transaction might be authorized by use of a PIN, a signature, or a chip. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways, including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account's actual balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you may be charged an overdraft fee according to our overdraft fee policy. You may be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of overdraft and NSF items and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. If an item is presented without sufficient funds in your account to pay it, we will return the item (NSF) or at our discretion pay the item (creating an overdraft). When processing items drawn on your account, our policy will be to pay them in order according to the following schedule: first ATM and Point of Sale, second Checks presented on Orrstown Bank, third Other Electronic Payments, and fourth Checks presented at other financial institutions. The processing order is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account. Orrstown Bank is not obligated to pay an item presented against the customer's account if the balance in the account is insufficient or uncollected. Also, Orrstown Bank may refuse to honor any item if there is a dispute about the customer's account, the account is garnished, attached, pledged or subject to a right of offset. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

Overdraft fees - If a check, item or transaction is presented for payment without sufficient funds in your account to pay it, you may be charged an overdraft fee according to our overdraft fee policy. We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction if you have not opted-in to that service. We will not charge a fee for ATM and one-time debit card transactions that are authorized against a positive balance but settle against a negative balance. The overdraft fee amount is disclosed in our Service Pricing Schedule, if applicable. We encourage you to maintain careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring any resulting fees.



FACTS

WHAT DOES ORRSTOWN BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Transaction history and credit history
- Account transactions and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Orrstown Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Orrstown Bank share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free (888)677-7869 or go to www.orrstown.com

Who we are

Who is providing this notice?	Orrstown Bank
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What we do**How does Orrstown Bank protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Orrstown Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your contact information
- pay us by check or provide your mortgage information
- make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies, such as companies with an Orrstown Financial Services, Inc. name and financial companies such as investment management companies and advisory companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Orrstown Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner(s) include brokerage companies, a merchant servicing company and a credit card company.*

Other important information**Special Notice For California Residents**

We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Special Notice For Vermont Residents

We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Special Notice For State Residents

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

International Privacy Statement

Marketing

For European Union residents, we undertake marketing only with your expressive affirmative consent and in compliance with applicable data privacy laws. EU residents will not be added to the marketing lists unless they have already provided express affirmative consent consistent with applicable data protection laws. In general, we do not seek to offer goods and services in the EU, and we do not market to individuals in the EU unless they have expressly requests information about our financial products or services.

EU Data Right to be Forgotten

Individuals in Europe may have certain data subject rights which may be subject to limitations and/or restrictions. These rights may include the right to: (i) request access to and rectification or erasure of their personal data; (ii) obtain restriction of processing or to object to processing of their personal data; and (iii) the right to data portability. If you wish to exercise one of the above mentioned rights, please call us at (888) 677-7869. Individuals in Europe may also have the right to lodge a complaint about the processing of their personal data with their local data protection authority.

Access

In addition to the rights above, Orrstown is committed to providing all individuals with access to their personal data. If you believe that Orrstown may be processing data about you and wish to have access to that information, we can provide you with that data or at least an explanation of why we cannot do so in the particular context, such as if responding to the request would be unreasonably expensive.

Other Privacy Statement

Mobile Banking: Orrstown's consumer mobile banking application may access your device's photos, contacts, and location depending on how the application is used.

Additional information concerning our privacy policies can be found at www.orrstown.com or call (888) 677-7869.

Contact Information

Client Care Center

1-888-677-7869

Monday-Friday: 8 am-5 pm

Saturday: 8 am-12 pm

Main Mailing Address

Orrstown Bank

4750 Lindle Road

Harrisburg, PA 17111

Website

Orrstown.com

Online Banking available 24 hours a day

Telephone Banking

1-800-588-3092

Available 24 hours a day

ORRSTOWN BANK

Orrstown.com



1-888-677-7869