

Addendum to the Customer Agreement and Disclosure Statement

Effective July 1, 2025

Funds Availability Policy

Description of Deposit	When funds can be withdrawn by cash or check
<ul style="list-style-type: none"> Cash U.S. Treasury checks made payable to you Wire transfers U.S. Postal Money Orders Checks drawn on BankFinancial, NA Funds from electronic direct deposits to your account such as Social Security benefits and payroll payments 	<p>The same day we receive the deposit.</p> <p>Note: If you do not make your deposit in person to a teller or personal banker (for example, if you mail the deposit), funds from the above deposits will be available on the next Business Day after the day we receive the deposit.</p>
<ul style="list-style-type: none"> State and local Government Checks Federal Reserve Bank Checks Federal Home Loan Bank Checks Money Orders, Cashier's Checks All other deposits 	<p>Next Business Day</p>
<p>Note: Check deposits over \$6,725 may be subject to extended holds.</p>	

Longer Delays May Apply. Funds that you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You re-deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of communications or computer 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 seventh business day after the day of your deposit.

Special Rules for New Accounts. If you are a new customer, the following special rules will apply during the first 30 calendar days your account is open. Funds from cash and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from wire transfers, and the first \$6,725 of a day's total deposits of cashier's, official bank, certified, teller's, traveler's and federal, state, and local government checks will be available on the first Business Day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the second Business Day after the day of your deposit. If your deposit of these checks (other than a U. S. Treasury check) is not made in person to a teller or a personal banker, the first \$6,725 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits will be available on the second Business Day after the day of your deposit.

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Mobile Deposits Policy

Mobile Deposit Limits and Funds Availability have been adjusted to accommodate customers with increased mobile check deposits.

Standard Mobile Check Deposit Limits

	Personal Accounts	Business Accounts (Non-RDC Customers)	Spectrum Customers	Spectrum Diamond	Commercial & Treasury Customers
Per Deposit Limit AND Daily Deposit Limit	\$3,500	\$5,000	\$15,000	\$25,000	\$50,000
Funds Availability	\$3,500 available (2) business days after deposit	\$5,000 available (2) business days after deposit	\$6,725 available (2) business days after deposit Plus, an additional \$8,275 available (3) business days after deposit	\$6,725 available (2) business days after deposit Plus, an additional \$18,275 available (3) business days after deposit	\$6,725 available (2) business days after deposit Plus, an additional \$43,275 available (3) business days after deposit
Rolling 30-Day Deposit Limit	\$10,000	\$15,000	\$50,000	\$100,000	\$250,000

Rules Not Exclusive. We reserve the right to grant faster funds availability in any circumstances that we deem appropriate.