

Truth in Savings Disclosures

Evolve Bank & Trust

At Evolve Bank & Trust, we want to give everyone access to banking. In short, there are no monthly fees regardless of activity or how small the account balance.

Below is a summary of the fees and features associated with the following account types:

- **Consumer Checking Accounts**
- **Consumer Savings Accounts**
- **Business Checking Accounts**
- **Business Savings Accounts**

ACCOUNT OPENING	
Minimum Deposit Needed to Open Account	\$0
Monthly Service Charge (Monthly Fee)	\$0
Requirements to Waive Monthly Service Charge	n/a
Interest-Bearing	no
Statement Cycle	monthly†
Dormant Account Fee	\$0

†If no transactions have been made and your account balance is zero, you will receive statements quarterly. In some circumstances, Platform or Synapse, your banking concierge and a service provider for Evolve Bank, may deliver your statement.

How Interest Is Calculated

There is no minimum balance required to earn interest on this account. The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the daily collected balance in the account each day. Interest on deposits begins to accrue no later than the business day on which we receive credit for the deposit. Accrued interest is credited to the balance in the account on the first business day of the following statement cycle. Accrued interest that is credited to the balance in the account begins to earn interest no later than the next business day and compounds with each statement cycle. If you close your account or convert your account to a non-interest earning account before accrued interest, if any, is credited, you will not receive the accrued interest. A taxpayer identification number will be required to earn interest on this account.

Interest Rate and Annual Percentage Yield

The chart below shows the interest rate and annual percentage yield applicable to the Evolve Bank account effective as of September 9, 2017. Rates are variable and are subject to change at our discretion. We may change the interest rate for your account at any time. If you have any questions, please message us on Platform Website or email us at evolvebank@synapsefi.com.

INTEREST RATES	
Interest Rate	\$0
Annual Percentage Yield	\$0

ATM FEES CHARGED BY EVOLVE BANK	
<i>(CARDS ARE NOT AVAILABLE FOR YOUR ACCOUNT)</i>	
For using an ATM in Evolve Bank ATM network	n/a
For using an ATM outside of Evolve Bank Compass' ATM network†	n/a

† ATM and/or service fees charged by other banks and ATM owners still may also apply

CHECK FEES CHARGED BY EVOLVE BANK	
<i>(CHECKS ARE NOT AVAILABLE FOR YOUR ACCOUNT)</i>	
Paper Checks	n/a

OTHER FEES AND FEATURES†	
Insufficient Funds (NSF) Charge - Returned Item	\$0
Extended Overdraft Penalty Fee	\$0
Deposited Item Returned Fee	\$0
Stop Payment Fee	\$0
Transfer between Evolve Accounts	\$0.05 to 0.25†
ACH Debit or Credit to Account	\$0.05 to 0.25†
Wire Transfer Fee (Domestic)	\$2.00 to \$15.00†
Wire Transfer Fee (International)	\$50.00†
Account Closing Fee	\$0
Dormant Account Fee	\$0
Telephone Assistance	\$0
Other Service Fees	\$0

Debit and Credit Card Issuance	n/a
Card Overdraft Protection	n/a
Replacement Card Fee	n/a

†ACH, wire and intra-Evolve Bank transactions fees are subtracted from the transaction total. Platform may charge additional transaction fees or other fees associate with the services provided to you as provided to you in your agreement with Platform. In some circumstances, Platform pay for transaction fees and other fees associated with your Account. You should refer to your agreement with Platform to understand how fees are charged.

DISPUTE RESOLUTION

Dispute Resolution Agreement

If a dispute arises between us, either party may require the dispute be resolved through arbitration, rather than through jury trial. Please see the arbitration and waiver of jury trial provisions in your Evolve Bank Deposit Account Agreement for additional details.

APPLICABLE FEES AND SERVICE CHARGES

Your account will be subject to the terms and conditions applicable to Evolve Bank accounts in the state where we maintain your account. For purposes of this disclosure and your Platform account opened electronically, your account will be deemed to be maintained in the state of Tennessee. For additional terms governing your account, please consult the Evolve Bank Deposit Account Agreement.

We reserve the right to change terms, conditions, and/or pricing of our products upon reasonable prior notification.

Evolve Bank is short for **Evolve Bank & Trust, Member FDIC** and a subsidiary of Evolve Bancorp, Inc.