



May 1, 2021

Dear Valued Customer:

This letter is to notify you of an amendment to the terms and conditions of Your Account Agreement with Greenfield Banking Company, to include additional language governing how disputes that may arise in connection with your account may be resolved by you or us. The attached language titled, "ARBITRATION AND WAIVER OF CLASS ACTION" is being added to the terms and conditions of Your Account Agreement, effective sixty (60) calendar days from the receipt of this letter. If you do not want to accept these changes to the terms and conditions of Your Account Agreement, please follow the directions provided in the attached "Answers to Commonly Asked Questions" document.

If you have any questions after reading the attached documents, please email them to accountagreement@gbcbank.com and you will receive a response as soon as possible. We appreciate your business and look forward to continuing to service your banking needs.

Sincerely,

A handwritten signature in black ink that reads "Michael R. Graf". The signature is written in a cursive style with a large, prominent "M" and "G".

Michael R. Graf
Executive Vice President

1920 N State Street
Greenfield, IN 46140
317.462.1431
GBCBank.com