

Lake City Bank SpendSave is a savings tool in Lake City Bank Digital that rounds up each eligible settled debit card transaction associated with an enrolled Lake City Bank personal checking account to the nearest whole dollar and transfers the excess of the settled purchase amount to an enrolled savings account or to an approved impact area/charity the customer chooses. SpendSave is offered through Spiral Financial.

- SpendSave is available on Lake City Bank personal checking accounts except for the following: Estate Checking, Restricted Checking, Personal DIP Checking and Health Savings Accounts. Customers must have Lake City Bank Digital to use SpendSave. SpendSave can be linked to Lake City Bank personal savings accounts except for Restricted Access Savings. Business deposit accounts are not eligible for SpendSave enrollment.
- Customers can enroll their eligible personal checking accounts in SpendSave by selecting SpendSave in Lake City Bank Digital and following the prompts. Enrolled customers can turn off SpendSave or modify settings from the SpendSave dashboard at any time.
- From the SpendSave dashboard, customers can choose SpendSave for Savings or SpendSave for Impact. Once enrolled in one program, customers can adjust their settings to enroll in the other, allowing them to divide rounded-up funds between savings and impact/charity in 10% increments. For example, in Settings, the customer can direct 50% of roundups to savings and 50% to impact/charity. Customers can donate to one impact/charity area at a time and can change their selection at any time. Lake City Bank determines impact areas and associated charities.

Sample Calculations for Demonstration Purposes Only

100% round up to savings

| Date | Type | Transaction | Amount | Round Up Expectation |
|----------|----------|--------------------------|---------|--|
| 6/4/2024 | Debit | DEBIT CARD Target | \$34.56 | Rounding up this transaction will result in a \$0.44 round up |
| 6/4/2024 | Debit | DEBIT CARD Mobil Gas | \$28.72 | Rounding up this transaction will result in a \$0.28 round up |
| 6/4/2024 | Debit | DEBIT CARD Grocery Store | \$75.21 | Rounding up this transaction will result in a \$0.79 round up |
| 6/5/2024 | Transfer | TRANSFER Round Up Total | \$1.51 | The round up transfer amount is determined by adding the rounded-up cents from all card transactions for the day. This total amount is then transferred to the savings account. $\$0.44 + \$0.28 + \$0.79 = \1.51 |

50% round up to savings/50% to impact/charity

| Date | Type | Transaction Type | Amount | Round Up Expectation |
|----------|----------|------------------------------|---------|---|
| 6/4/2024 | Debit | DEBIT CARD Transaction | \$34.56 | Rounding up this transaction will result in a \$0.44 round up |
| 6/4/2024 | Debit | DEBIT CARD Mobil Gas | \$28.72 | Rounding up this transaction will result in a \$0.28 round up |
| 6/4/2024 | Debit | DEBIT CARD Grocery Store | \$75.21 | Rounding up this transaction will result in a \$0.79 round up |
| 6/5/2024 | Transfer | TRANSFER Round Up to Savings | \$0.76 | The round up transfer amount is determined by adding the rounded-up |

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|----------|----------|-------------------------------------|--------|---|
| | | | | cents from all card transactions for the day and splitting it based on your settings. In this example, 50% of the total round up amount is then transferred to the savings account. $\$0.44 + \$0.28 + \$0.79 = \1.51 $\$1.51 / 2 = \0.75^* |
| 6/5/2024 | Transfer | TRANSFER Round Up to Impact/Charity | \$0.75 | The round up transfer amount is determined by adding the rounded-up cents from all card transactions for the day and splitting it based on your settings. In this example, 50% of the total round up amount is then donated to the designated impact/charity. $\$0.44 + \$0.28 + \$0.79 = \1.51 $\$1.51 / 2 = \0.75^* |

* If round up does not split evenly, the penny difference will be allocated to your savings account

- After enrollment, all eligible and settled Lake City Bank Visa Debit card transactions from your enrolled personal checking account are rounded up to the nearest dollar and the excess of the settled purchase amount is transferred to the designated savings account, impact/charity account or both. SpendSave transfers will appear as "Round Up Transfer" on statements from SpendSave-enrolled accounts.
- Eligible debit card transactions are limited to purchases, either online or in person. Withdrawals, deposits and balance inquiries facilitated with a debit card are not eligible.
- SpendSave transfers to savings and impact/charity will stop if the enrolled personal checking account does not have sufficient available funds to complete the entire transfer. Transfers will resume for new transactions the next day that funds are available.
- One owner on a jointly held account may enroll an eligible personal checking account in SpendSave. All debit card transactions associated with the account will be rounded up by SpendSave regardless of the debit card owner. The savings account designated to receive transfers from SpendSave must be owned, singly or jointly, by the SpendSave-enrolled personal checking account owner(s). If a SpendSave-enrolled personal checking or savings account is closed, SpendSave transfers will stop. The account owner enrolling in SpendSave must be 18 years old or older.
- If a debit card associated with a SpendSave account is lost or stolen, the owner does not need to re-enroll in SpendSave when a new debit card is issued; transactions will continue when the new card is issued and activated. Customers must re-enroll the account(s) when a new eligible account is opened.
- Customers who select SpendSave for Impact receive monthly receipts and a year-end report for their donations. **There are fees assessed** for the SpendSave for Impact portion of the product. Please refer to the Spiral Giving Network Terms and Conditions available in the SpendSave dashboard for more information.
- Enrollment in SpendSave does not affect FDIC coverage on enrolled Lake City Bank personal checking and savings accounts.