

1st Mariner Bank
“Set Your Savings” Addendum to
Deposit Account Terms and Conditions

This addendum (“Addendum”) is an addendum to the Deposit Account Terms and Conditions (your “Deposit Agreement”) governing the deposit accounts you have established at the Bank, and sets forth the terms and conditions of the Bank’s “Set Your Savings Program” (the “Program”). The words “you,” “your,” and “yours” in this Agreement mean the person or persons who have chosen to participate in the Program. The words “we,” “us” “Bank” and “our” mean 1st Mariner Bank.

1. **The Program.** As described in greater detail in the paragraphs below, the Program is a savings program whereby up to one dollar (\$1.00) will be automatically transferred from your checking account to your savings account each time you use your Bank debit card to conduct a qualified transaction. After you have participated in the Program for one (1) year, and as an additional incentive, the Bank will match the sums transferred from your checking account to your savings account under the Program, at a rate equal to ten percent (10%) of such new transfers, up to a maximum match of \$250 per year. To participate in the Program, you must have a 1st Mariner checking account, savings account, and linked check card (the “Check Card”), and be approved by the Bank.
2. **Designated Accounts.** For purposes of this Addendum, you will designate the checking account your savings account.
3. **Qualified Transactions.** A qualified transaction is any signature-based or PIN-based Check Card purchase transaction that posts to your designated checking account. All other transactions, including ATM withdrawals, payments by check, wires, deposits and transfers, are not qualified transactions. Only qualified transactions will trigger the Program’s automatic savings feature. We reserve the right to determine, in our subjective discretion, whether a particular transaction is or is not a qualified transaction under the terms of this Addendum.
4. **Automatic Savings Feature.** Each time you use your Bank debit card to conduct a qualified transaction, the amount you have selected (in \$.05 increments up to \$1.00), will be transferred from your designated checking account to you designated savings account.

At the close of each business day, we will total the sums to be transferred based on the number of qualified transactions that posted to your account that day, and process a single transfer from your designated checking account to your designated savings account on the next business day.

5. **Interest Rate.** The interest rate payable on sums transferred under the Program into your designated savings account will be as specified for that account in the Deposit Agreement. Your entry into the Program will not change the rate of interest otherwise payable on your accounts at the Bank.
6. **Limitations.** If on any business day you do not have at least \$25.00 in your designated checking account, the transfer(s) that would otherwise have occurred under the automatic savings feature of this Program will not take place. If any qualified transaction is subsequently reversed, cancelled, or disputed, for any reason, the corresponding transfers out of your designated checking account will remain in your designated savings account.
7. **Bank Matching.** We will match 10% of the amount that is transferred from your checking account to your savings account while you participate in the Set Your Savings service. The matching funds will be credited to your savings account annually in the month following the anniversary date of service enrollment. To receive the matching sums, your designated checking account and designated savings account must be open and you must still be enrolled in the Set your Savings service at the time the matching funds are credited.
8. **Tax Information.** All matching sums paid by the Bank under the Program will be reported on a Form 1099 to the IRS as interest earned in the year credited.
9. **Withdrawals.** You will have access to the funds in your designated checking and designated savings accounts at the Bank per the terms of the Deposit Agreement.
10. **Other Fees.** Other fees may apply to your accounts. Please refer to the Retail Schedule of Charges and the Funds Availability disclosure applicable to your designated checking account and your designated savings account.
11. **Changes to this Addendum.** We reserve the right to suspend, terminate, or modify the Program, including the matching feature, at any time without notice.