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Managing Your Accounts

	Phone	301-533-2173
	Email	help@clearmountain.bank
	Website	www.clearmountain.bank
	Mobile	Clear Mountain Mobile App

Enclosed please find Clear Mountain Bank's updated Service Charges and Pricing Information Guide, effective March 15, 2026.

Summary of Accounts

Account Type	Account Number	Ending Balance
Clear Checking	XXXXXX7043	\$188.34

Clear Checking - XXXXXX7043

Account Summary

Date	Description	Amount
11/07/2025	Beginning Balance	\$188.34
	1 Credit(s) This Period	\$2.50
	1 Debit(s) This Period	\$2.50
12/05/2025	Ending Balance	\$188.34

Account Activity

Post Date	Description	Debits	Credits	Balance
11/07/2025	Beginning Balance			\$188.34
12/05/2025	Paper Statement Fee Refund		\$2.50	\$190.84
12/05/2025	Paper Statement Fee	\$2.50		\$188.34
12/05/2025	Ending Balance			\$188.34

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT

CHECKS AND OTHER ITEMS OUTSTANDING-NOT CHARGED TO ACCOUNT			BANK BALANCE SHOWN ON THIS STATEMENT \$ _____	CHECKS AND OTHER ITEMS OUTSTANDING-NOT CHARGED TO ACCOUNT			BANK BALANCE SHOWN ON THIS STATEMENT \$ _____
NO.	\$		ADD DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY) \$ _____ _____ _____ TOTAL \$ _____ LESS CHECKS OUTSTANDING \$ _____ <div style="background-color: black; width: 100px; height: 30px; margin: 10px auto;"></div> BALANCE \$ _____ SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT FOR PREVIOUS MONTH.	NO.	\$		ADD DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY) \$ _____ _____ _____ TOTAL \$ _____ LESS CHECKS OUTSTANDING \$ _____ BALANCE \$ _____ SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) SHOWN ON THIS STATEMENT FOR PREVIOUS MONTH.
TOTAL \$							

Please examine immediately and report if incorrect. If no reply is received within 60 days, the account will be considered correct.

In Case of Errors or Questions About Electronic Transfers

TELEPHONE OR WRITE US AT THE TELEPHONE NUMBER OR ADDRESS LOCATED ON THE FRONT OF THIS STATEMENT as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error occurred or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain, as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Your Credit Line Account**WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT**

If you think that there is an error on your statement, write us at:

Clear Mountain Bank
P.O. Box 205
Bruceton Mills, WV 26525

You may also contact us on the Web: www.clearmountainbank.com

In your letter, give us the following information:

- (1) Account information: Your name and account number
- (2) Dollar amount: The dollar amount of the suspected error
- (3) Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing.

You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

IMPORTANT NOTICE: HOW FINANCE CHARGES ARE COMPUTED:

To figure the average daily balance, you first take your loan account balance at the beginning of each day and add any new advances, and subtract any payments or credits that apply to debt repayment, and any unpaid finance charges, fees, and charges. This gives you the daily balance. Then, you add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the average daily balance.



PO Box 205
Bruceton Mills, WV 26508
(304) 379-2265

Service Charges and Pricing Information Guide - Effective March 15, 2026

The following standard fees and transaction limitations apply to all accounts, unless otherwise noted. Refer to your account agreement disclosure for account-specific service charge information. All fees are per item, per presentment, unless otherwise specified. ^a Indicates a new or changed account fee or service charge.

Online and Mobile Banking	No Charge	Account Activity Printout	
Online and Mobile Bill Payment Service	No Charge	• Through Online and Mobile Banking	No Charge
EasyLine Telephone Banking	No Charge	• In-Branch Printout	\$5.00
Mobile Deposit	Five free per monthly statement cycle, then \$0.99 each	Undeliverable Mail	\$10.00 upon return of undeliverable statement ^a
Funds Transfers		Account Research	\$25.00 per hour
• Through Online and Mobile Banking	No Charge	(One hour minimum)	
• In-Branch Transfers	No Charge	Account Balancing Assistance	\$25.00 per hour
• Person-to-Person by Phone	\$3.00	(After two times)	
Overdraft Protection Auto Transfer	\$5.00 per transfer	Account Balance Verification Letter	\$10.00
NSF Returned Item Fee*	\$36.00 per item, per presentment**	Wire Transfers	
Overdraft Fee*	\$36.00 per item, per presentment**	• Customer (Incoming)	\$15.00
Collection Items	\$15.00	• Customer (Outgoing)	\$28.00
Returned Deposited Item Fee	\$12.00 per item, per presentment***	• International (Incoming)	\$20.00
Stop Payments	\$36.00	• International (Outgoing)	\$75.00
Dormant Account Fee****	\$6.00 per month	Cashier's Checks (customer)	\$8.00
Check Printing Fee	Depends on style	Counter Checks	\$0.50 each
Mastercard Debit Card		Check Cashing Fee (non-customer, on-us)	\$5.00 per check
• Monthly Fee	No Charge	Zipper Bag	\$10.00 ^a
• Clear Mountain Bank, Sheetz & MoneyPass ATM Usage	No Charge	Lock Zipper Bag	\$45.00 ^a
• POS Transactions	No Charge	Safe Deposit Boxes	
• Foreign ATM Usage	\$3.00 per transaction	• 2x5	\$30.00 + tax
• Outside of U.S. Transaction Fee	2.00% of transaction amount	• 3x5	\$40.00 + tax
• Replacement Card	\$10.00 ^a	• 5x5	\$45.00 + tax ^a
Tax Levy/Garnishment	\$125.00	• 3x10	\$50.00 + tax ^a
		• 5x10.5	\$70.00 + tax
		• 10x10.5	\$115.00 + tax
		• 10x15	\$125.00 + tax
		• Force Entry of Box	\$250.00
		• Key Replacement	\$25.00 per key
		• Late Payment Fee	\$10.00



*Overdraft and NSF Returned Item Fees apply to overdrafts and non-sufficient funds items ("NSF Items") created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawal or one time debit card transactions if opted-in to that service.

** Please be aware that an item may be presented and returned multiple times, resulting in multiple fees. The Bank does not monitor or control the number of times an item is presented for payment and there is no limit on the number of NSF Returned Item Fees that can be assessed for an item, if the same item is presented for payment multiple times. **You agree that an NSF Returned Item Fee may be charged each time an NSF Item is presented and returned, regardless of the number of times the NSF Item is presented and returned, or if the NSF Item is later covered by the Bank, in its discretion, as an overdraft.** This means that multiple NSF Returned Item Fees, as well as an Overdraft Fee, could be incurred for the same NSF Item if it is presented and returned multiple times for payment. Please note that the Bank will not charge more than **six (6) total NSF Returned Item and Overdraft Fees combined to an account per day.** In addition, the Bank will not charge an Overdraft Fee for overdrawing items with a transaction amount of \$5.00 or less and will not charge an NSF Returned Item Fee for returned items with a transaction amount of \$5.00 or less.

***Applies per each credited or debited item, per presentment, when an item (check, originated ACH, electronic transfer or other dishonored payment) is returned unpaid for any reason and charged back to the account where it was initially deposited.

****Fee applies to checking, savings, money market and investor money market accounts with balances of less than \$500 where you have not made any deposits or withdrawals for 1 year.