Ephrata National Bank
You'll feel the difference.

Program Information Notice

Program
Demand Deposit Marketplace® (DDM®) Program ("Program")

Customer Terms & Conditions:
https://www.epnb.com/business/cash-management/ddm-sweep

Program Limit:

- $70,250,000.00 (per eligible depositor, e.g. based on TIN)
  (as of September 28, 2026)

Eligible Customer Accounts:
Non-personal Checking

Minimum Deposit Amount

- Initial: $0.00
- Subsequent: $0.00

Automatic Sweep Feature: Yes

- Sweep Deposit Trigger Amount: **$245,000** (or such other amount as agreed with you on the Customer Authorization and Agency Appointment Form)
- Sweep Withdrawal Trigger Amount: **$245,000** (or such other amount as agreed with you on the Customer Authorization and Agency Appointment Form)

Information about Ephrata National Bank

- Ephrata National Bank is a federal-chartered bank whose deposits are insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable laws, regulations and guidance, including FDIC pass-through deposit insurance requirements. For more information about us, please see www.epnb.com
- **Important Legal Disclosure: FDIC Insurance only covers the failure of an FDIC-insured institution. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. See below for a link to the list of the insured institutions with which we have a direct or indirect business relationship for the placement of deposits under the Program, and into which Ephrata National Bank may place deposits** (subject to the Program terms and any opt-outs by you).

Sending Institution(s):
Has Ephrata National Bank engaged one or more third-party Sending Institutions for the Program? No

Information about Settlement Bank and Custodian:
Settlement Bank & Custodian: Citizens Bank, N.A.
Other Information: Citizens Bank, N.A. is a federal-chartered bank whose deposits are insured by the FDIC, subject to applicable laws, regulations and guidance, including FDIC pass-through deposit insurance requirements. For more information about Citizens Bank, N.A., please visit Citizens Bank, N.A.'s website at https://www.citizensbank.com/homepage.aspx.

Information about Receiving Institutions:
List of Receiving Institutions: https://rnt.com/about/receiving-institution-lists/
Other Information: You can obtain publicly available financial information concerning any Receiving institution at https://www.ffiec.gov/NPW or by contacting the FDIC Public Information Center by phone at 877-ASK-FDIC (877-275-3342) from 8:00 am – 6:00 pm ET (Monday – Friday) and 8:00 am – 1:00 pm ET (Saturday), excluding Federal Holidays. You also can receive publicly available information from the National Information Center of the Federal Reserve System at www.ffiec.gov/nicpubweb/nicweb/nichome.aspx.

Opt-Out of Receiving Institutions:

- Opt-Out Form: Receiving Institution – Opt-Out Form
- Cut-Off Time (for Next-Business-Day processing of opt-outs): 11:00am ET

Same-Business Day Settlement: No

Next-Business Day Settlement:

- Cut-Off Time: 11:00 am ET

Excess Funds above Program Limit:

- Can Ephrata National Bank sweep or place your funds into the Program above the Program Limit? Yes

Note: If 'yes', such funds above the Program Limit (known as Excess Funds), may be placed at any Receiving Institutions (as Excess Institutions) and do not receive access to deposit insurance coverage (subject to applicable laws or regulations that may permit access). Please review the Customer T&Cs.

Customer Interest:

- Interest Rate: See DepositView Portal or Contact us at (717) 721-5264
- APY: See DepositView Portal or Contact us at (717) 721-5264
- Payment: Interest will be added to principal and remain in the Program Accounts at Receiving Institutions each month
- Other Disclosures: N/A

Fees:

- Does Ephrata National Bank Earn Fees? Yes (other than for Qualified Retirement Funds)

- Does Stable Earn Fees? Yes
- Other Disclosures: N/A

Customer Statements

We provide you separate Customer Statements for your Program

Program Portals:

We offer you access and use of the following electronic portals to obtain information regarding the Program, including updates to this Program Information Notice:

- DepositView Portal: https://www.depositview.com/BEPH/User/Login
- Ephrata National Bank's Portal: https://www.epnb.com/business/cash-management/ddm-sweep

Additional Conflicts of Interest

Conflicts of interest are disclosed in the Customers T&C. In addition:

- Affiliated Institutions: N/A

Other Disclosures:

- Notice Period for Amendments to Customer T&Cs: 30 days
- Capitalized Terms: Capitalized terms used in this Program Information Notice have the meaning given to those terms herein or, if not defined herein, shall have the meaning given to those terms in the Customer T&Cs.
- Annual Sweep Account Disclosure of "Deposits": Funds swept or placed from Ephrata National Bank, as your agent, into Program Accounts at each Receiving Institution are "deposits" within the meaning of 12 U.S.C. § 1813(l) and are insured by the FDIC up to the then-current SMDIA (currently, $250,000), per Eligible Depositor, per Account Ownership Category, per Receiving Institution. If a Sending Institution is engaged and Sending Institution is an FDIC-insured bank or savings association, funds swept or placed from Your Institution, as your agent, into the Sending Institution Account are "deposits" within the meaning of 12 U.S.C. § 1813(l) and are insured by the FDIC up to the then-current SMDIA (currently, $250,000), per Eligible depositor (e.g., based on TIN), per legal ownership category, per Sending Institution. This is provided to you as your annual sweep account disclosure under 12 C.F.R. 360.8.(e)