



Consumer Deposit Rates & Truth in Savings Disclosure

Checking Accounts

☐ Evolve Checking

\$5 minimum to open

Interest Rate	APY*
0.00%	0.00%

☐ Premier Checking

\$100 minimum to open

Up to \$749	0.00%	0.00%
\$750 or more	0.02%	0.02%

☐ Premier Checking II

\$100 minimum to open

Up to \$7,499	0.00%	0.00%
\$7,500 - \$49,999	0.05%	0.05%
\$50,000 - \$99,999	0.10%	0.10%
\$100,000 - \$249,999	0.15%	0.15%
\$250,000 - \$499,999	0.20%	0.20%
\$500,000 or more	0.20%	0.20%

Certificates of Deposit & IRA# Certificates of Deposit

\$500 minimum to open

	Interest Rate	APY*
☐ 6 Month [^]	2.96%	3.00%
☐ 1 Year	3.00%	3.05%
☐ 2 Years	3.20%	3.25%
☐ 3 Years	2.96%	3.00%
☐ 4 Years	2.71%	2.75%
☐ 5 Years	1.00%	1.01%

[^]Not available as an IRA CD.

Club Accounts

\$1 minimum to open

	Interest Rate	APY*
☐ 6 Month	0.20%	0.20%
☐ 1 Year	0.25%	0.25%

Savings Accounts

☐ Kids Savings

\$1 minimum to open

\$0.01 or more	0.20%	0.20%
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☐ Statement Savings

\$10 minimum to open

Up to \$2,499	0.05%	0.05%
\$2,500 - \$19,999	0.10%	0.10%
\$20,000 or more	0.20%	0.20%

☐ Premier Savings

\$100 minimum to open

Up to \$2,499	0.00%	0.00%
\$2,500 - \$19,999	0.10%	0.10%
\$20,000 - \$99,999	0.15%	0.15%
\$100,000 - \$249,999	0.25%	0.25%
\$250,000 - \$499,999	0.35%	0.35%
\$500,000 or more	0.45%	0.45%

☐ Premier Money Market

\$100 minimum to open

Up to \$19,999	0.00%	0.00%
\$20,000 - \$99,999	0.50%	0.50%
\$100,000 - \$249,999	0.75%	0.75%
\$250,000 - \$499,999	1.09%	1.10%
\$500,000 - \$999,999	1.39%	1.40%
\$1,000,000 or more	2.52%	2.55%

☐ Premier IRA Savings

\$10 minimum to open

Up to \$2,499	0.05%	0.05%
\$2,500 - \$49,999	0.15%	0.15%
\$50,000 - \$99,999	0.20%	0.20%
\$100,000 - \$249,999	0.25%	0.25%
\$250,000 or more	0.35%	0.35%

*APY = Annual Percentage Yield. | #IRA = Individual Retirement Account.

Balance in account must be maintained each day within the tier range to obtain the disclosed APY. Rates and APY are subject to change without notice. Rates may change after the account is opened. Fees may reduce earnings.

Rates as of July 13, 2026

TRUTH-IN-SAVINGS DISCLOSURE

COMMON FEATURES

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Information on your interest rate and annual percentage yield: Your interest rate and annual percentage yield may change. The frequency of any rate change and method by which the rate may change are both at our discretion and could change at any time.

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every month. (Excludes Clubs)

MINIMUM BALANCE TO AVOID FEES

Statement Savings and Premier IRA Savings: A monthly service charge fee of \$1.00 will be imposed every statement cycle if the balance in the account falls below \$10.00 any day within the cycle.

Premier Savings: A monthly service charge fee of \$3.00 will be imposed each monthly statement cycle if the average daily balance* for the monthly statement cycle falls below \$100.00.

Premier Money Market: A monthly service charge fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance* for the monthly statement cycle falls below \$20,000.00.

Kids Savings: No minimum balance requirement.

* The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCOUNT LIMITATIONS

Evolve Checking: No checks may be written against this account.

Kids Savings: The primary owner of a Kids Savings account must be under age 18. Upon reaching age 18, we will automatically convert the Kids Savings to a Statement Savings.

CERTIFICATES OF DEPOSIT (CDs) AND IRA CERTIFICATES OF DEPOSIT

Rate information: The interest rate shown will be paid until first maturity.

Transaction limitations: You may not make any deposits into your CD or IRA CD before maturity. You may make withdrawals of principal before maturity and these amounts would be included in the amount subject to early withdrawal penalties. You may make withdrawals of interest that have been credited to your account before maturity without being subject to early withdrawal penalties.

Effect of closing an account: If you close out your account prior to maturity, you will be entitled to the current principal balance less any early withdrawal penalties and the interest that has been credited to your account. You will forfeit any interest that has accrued but has not yet been credited to the account.

Early withdrawal penalties: A penalty will be imposed for withdrawals before maturity if your account has an original maturity of:

- 24 months or less: The fee we may impose will equal 180 days' interest on the amount withdrawn subject to penalty.
- Greater than 24 months: The fee we may impose will equal 365 days' interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, regulations permit, or in some cases require, the waiver of the early withdrawal penalty. See your plan disclosure if the account is part of an IRA or other tax qualified plan.

Withdrawal of interest prior to maturity: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatic renewal: This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. If a term equal to the original term is no longer being offered at the time of maturity, we will renew the CD with a term that is similar to the original term. The interest rate at renewal will be the rate that we offer on the maturity date for new CDs with the same term, minimum balance, and other features as the renewed CD.

Grace period: You will have 10 calendar days after maturity to withdraw the funds without a penalty and/or to deposit funds to your CD.

CLUB ACCOUNTS

Compounding and crediting frequency: Interest will not be compounded. Interest will be credited to your account at the end of the term.

Effect of closing an account: If you close your account before interest is credited, you will not receive the accrued interest.

Rate information: The interest rate shown will be paid until first maturity.

Automatic renewal: This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or we receive written notice from you. If you prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new Club accounts in effect on the maturity date for the same term, minimum balance and other features as the original Club account. If a term equal to the original term is no longer being offered at the time of maturity, we will renew the Club account with a term that is the closest to the original term without exceeding the original term.

TAX IMPLICATIONS

IRAs: Transaction activity on these accounts could raise a variety of tax concerns. See your plan disclosure for more information relating to use of these accounts.

FEES & DISPUTE RESOLUTION

Please refer to Kennebec Savings Bank Fee Schedule where fees and terms are listed. Evolve Checking does not have a dormancy fee. We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See CD early withdrawal penalties.

If you have a dispute with your financial institution regarding your account, you may contact the financial institution and attempt to resolve the problem directly. If the financial institution fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address:
<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

When your complaint involves a federally-chartered financial institution, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency.