



Skyline National Bank

ALWAYS OUR BEST

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Our history of serving community

Skyline's tradition of caring for community all along and around the Blue Ridge Parkway is more than 100 years strong. We're an independent, neighborhood bank built on a set of values that inspires us to always give our best.

Our commitment to supporting community has always been important to us. So, we joined forces with Johnson County Bank to be able to do more for the communities we serve. Together, the sky's the limit.

It's only natural to partner with organizations that share your same values. Johnson County Bank was formed in 1975 in response to the area's need for a locally owned and operated community bank serving hometown businesses. Together, we look forward to continuing to offer an unmatched customer experience, while helping more people and businesses reach their potential.

So, when you have a financial challenge, question or dream, tell us about it. We'll respond with wisdom, experience, kindness and enthusiasm. You may be surprised by what a difference our local bankers can make to your business — and to your life. We promise to always give you our best.

Who we are today

Together, we are stronger. Our combined organization is expected to have 28 full-service banking offices and 2 loan production offices in Virginia, North Carolina, and Tennessee and assets of nearly \$1.2 billion. This move allows for a greater capacity to serve you with customized products, creative solutions, enhanced tools and resources, an expanded branch network, and a larger team of local bankers who stand behind you.

Everyone here wants to be part of keeping hometown banking alive and well in the communities we serve. What we do is more than just meeting needs and growing businesses; doing good and being our best elevates our community and lifts our spirits.

The most important thing we can do to bring you a really great banking experience is to commit to giving you always our best. At Skyline National Bank, we have a higher mission, higher standards, and promise to give you always our best. Inside the bank, it's our vision; and in serving our customers, business clients and our communities, it's our mission and an invitation for the entire community to join us in striving for excellence. Let's rethink what a community bank can do, and look to Skyline National Bank to inspire the entire community to be its best.

Important Dates

As we continue to work through the details of our coming together, we want to be sure you are informed about some important dates and times ... in terms of added service for conversion weekend as well as interruptions in service for some of the banking services you use.

4:30 p.m., Thursday, October 31:

The ability to add eBills (eBills are bills that are received electronically instead of paper) will become unavailable at the end of business and will not be available until Tuesday, November 12. Any existing eBills that are currently in your inbox will still be available. Beginning Tuesday, November 12, you can re-enroll for eBills within Skyline National Bank's bill pay service.

CONVERSION WEEKEND AT-A-GLANCE

Prior to conversion weekend: all current Johnson County Bank debit card holders will receive a new Skyline National Bank EMV chip MasterCard debit card. **Activate it when it arrives but do not use it until after conversion weekend (see below).**

Thursday, November 7:

The ability to schedule a bill payment via Online Banking will become unavailable at the end of business and will not be available until Tuesday, November 12. All previously scheduled bill payments will be paid just as they normally are without interruption. You will have the availability to view history of previous payments up to the end of day on Thursday, November 7.

8:00 a.m., Friday, November 8: Conversion weekend starts.

- Skyline Customer Service Telephone Support open until 8:00 p.m. Call 866-773-2811 if you have any questions about the process for the weekend or what to expect on Tuesday, November 12.
 - All Skyline ATMs will be available throughout the weekend.
 - Continue to use your old Johnson County Bank debit card throughout the weekend.
-

2:00 p.m., Friday, November 8:

- The Johnson County Bank branch will close early and will reopen on Tuesday, November 12 at their normal time.
 - Online Banking and Wire Services become unavailable until 8:00 a.m. on Tuesday, November 12.
-

8:00 a.m., Saturday, November 9:

Skyline Customer Service Telephone Support open until 5:00 p.m. Call 866-773-2811.

12:00 noon, Sunday, November 10:

Skyline Customer Service Telephone Support open until 5:00 p.m. Call 866-773-2811.

8:00am, Monday, November 11:

Skyline Customer Service Telephone Support open until 5:00 p.m. Call 866-773-2811

9:00 a.m., Tuesday, November 12: Conversion weekend ends.

- The Johnson County Bank branch will reopen at their normal time as Skyline National Bank.
- Online Banking, Mobile Banking, Telephone Banking and Wire Services become available.
- Begin using your activated Skyline National Bank MasterCard® debit card. Your Johnson County Bank debit cards will no longer work.

Customer Service Telephone Support:

During conversion weekend, we will keep our phone lines open for you. We'll be here to answer your questions and concerns. Feel free to call us at 866-773-2811. We'll be here until 8:00 p.m. on Friday, November 8; from 8:00 a.m. – 5:00 p.m. on Saturday, November 9; from 12:00 p.m. – 5:00 p.m. Sunday, November 10; and from 8:00 a.m. – 5:00 p.m. Monday, November 11.

Conversion Weekend Branch Hours:

During conversion weekend, the Johnson County branch will close at 2:00 p.m. on Friday, November 8 and will reopen at their normal time on Tuesday morning, November 12. Over the weekend we will merge the information from Johnson County Bank to Skyline National Bank. Johnson County Bank online banking services will be offline that weekend and will be available on Tuesday, November 12 as Skyline National Bank.

Date of Debit Card Mailing & Activation Instructions:

Prior to the weekend of November 8, all current debit card holders from Johnson County Bank will receive a new Skyline National Bank EMV chip MasterCard debit card. Please follow the instructions that come with your card and activate it (and select your PIN) when it arrives. **Do not use this card until Tuesday, November 12.** During conversion weekend (November 8 - 12) your old Johnson County Bank debit card will continue to work. **On Tuesday, November 12, you should begin using your activated Skyline National Bank MasterCard debit card. Your Johnson County Bank debit card will no longer work after our conversion.**

Online Banking Availability:

Online Banking will be UNAVAILABLE beginning at 2:00 p.m. on Friday, November 8, until 8:00 a.m. on Tuesday, November 12.

Bill Pay Availability:

Johnson County Bank Customers may schedule payments via Bill Pay through Online Banking up to 4:30 p.m. on Thursday, November 7. Bill Pay will be unavailable beginning at 4:30 p.m. on Thursday, November 7, until 8:00 a.m. on Tuesday, November 12. Customers are encouraged to print any transactional history prior to November 7 as Bill Pay history will not carry forward after systems have been converted. Payments scheduled to be paid between November 1-8 MUST be scheduled prior to November 7. Any previously scheduled transactions you have set up will take place.

ATM Availability:

All ATMs should be available during conversion weekend.

Telephone Banking Availability:

Telephone Banking (423-727-1522) will be UNAVAILABLE beginning at 2:00 p.m. on Friday, November 8. Beginning Tuesday, November 12, the new Skyline National Bank Telephone Banking can be accessed by dialing toll free 866-462-2470.

Wire Services Availability:

Wire services will be UNAVAILABLE from 2:00 p.m. on Friday, November 8, until 9:00 a.m. on Tuesday, November 12.

Text Banking:

Text Banking services will be UNAVAILABLE and DISCONTINUED after 2:00 p.m. on Friday, November 8. Beginning Tuesday, November 12 you can now enroll into Skyline National Bank's Mobile Banking which includes an App for your mobile phone, tablet, text banking, and transaction alert notifications.

Frequently Asked Questions

Although we are determined to make the process of becoming Skyline National Bank as seamless as possible, we understand you may still have questions. Below are a few common questions that you might have. Please feel free to reach out to your local banker at any time with any questions not covered below.

OUR COMBINED BANK

Q. How does the combination affect me?

A. We are stronger together. With over 150 years of combined history as independent community banks, Skyline National Bank and Johnson County Bank recognize the unique opportunity of joining forces to enhance their shared mission of providing outstanding banking services in the communities where we do business.

This combination creates dynamic community banking offices dedicated to serving our very important hometown communities in Tennessee, North Carolina, and Virginia. Working together we expect to offer enhanced products and services to an extended market area in a more efficient manner. As neighboring banks our footprints fit together very nicely.

Together, we are able to provide a full-service and highly competitive suite of personal and business banking products and services, yet still maintain the friendliness and accessibility of being a hometown bank that makes decisions locally, looks at each customer as an individual, and is committed to this community. Individuals and businesses in our area prefer to do business locally when they can, and we intend to be their local bank of choice.

Q. Are my deposits still covered by the FDIC?

A. Basic FDIC insurance coverage of \$250,000 per depositor still applies. However, if you maintained accounts at both banks prior to the merger date, you should evaluate whether they are fully covered by FDIC insurance. The basic FDIC insurance amount is up to \$250,000 per depositor, for each ownership category. If the combined balance of all of your deposits in the combined banks is less than \$250,000, you have nothing to be concerned about – your money will be fully insured. If the combined total exceeds \$250,000, there is no reason to immediately withdraw money or restructure your accounts because the FDIC has a special rule when two banks merge:

- When two or more insured banks merge, deposits from the assumed bank (Johnson County Bank) are separately insured from deposits at the assuming bank (Skyline National Bank) for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. If you believe you might need to do this, our branch teams have the tools to help you understand your options.

- Certificates of Deposit (CDs) from both banks are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

For deposits made on or after the merger date (September 1, 2024), there is no grace period. All deposits will be considered made to Skyline National Bank (the assuming bank) and counted with any current Skyline National Bank and Johnson County Bank deposits for FDIC insurance coverage.

More information can be obtained from the FDIC's website: https://www.fdic.gov/deposit/DIGuideBankers/merger_idis.html, you can also call or come by your nearest branch and speak to a Customer Service Associate. We're happy to help you.

AT THE BRANCH

Q. Will my branch be affected?

- A.** No! The same friendly team you know today will be there to serve you tomorrow. However, you will now have access to the complete Skyline National Bank branch network in Tennessee, North Carolina and Virginia.

Q. Will I still see the same tellers and branch staff?

- A.** Yes! The combination of these two community banks will keep you with the familiar faces you bank with today.

Q. Will your hours of operation change?

- A.** As a locally owned and locally managed community bank, we are dedicated to serving our customers, when and where you need us. Occasionally our local hours of service may change just slightly as customer needs shift. But know that the combining of our two organizations will not result in major changes to any branch hours.

Q. Will you still donate to local charities and be a part of our community?

- A.** Both Skyline National Bank and Johnson County Bank have long histories of support and commitment to the communities we serve. Nothing about that will change ... not in the short term, and not in the long term.

Q. Will you keep our bank local?

A. We are keeping the bank local. We are combining our two, neighboring local banks into one larger, stronger organization. This combination will allow us to remain locally owned and managed while addressing increased regulatory risk management and compliance costs in the banking industry. This allows us to provide meaningful returns to our shareholders and better serve our local communities.

ACCOUNTS**Q. Will my account numbers change?**

A. At this time, we do not anticipate a significant number of changes to existing Johnson County Bank account numbers. Should you be affected by an account number change, you will be contacted by a representative from Johnson County Bank well before the conversion weekend.

Q. Will my accounts change?

A. Many Johnson County Bank accounts will not be affected. However, several will. More information on these changes can be found beginning on page 14. Please know, in all circumstances, if your account type is changing, your account number will not; and we think you'll be pleased with the features and benefits you will now receive from Skyline National Bank. If you would like to open a new account, or change your existing account to a different type account, please stop into any of our branches and we'll be happy to help you.

Q. When can I make adjustments to my account?

A. Our systems are scheduled to be combined by Tuesday, November 12, after which you will be able to visit any branch location and make any changes or transactions to your accounts. Skyline National Bank's goal is to make this transition as smooth as possible for all of our customers.

Q. What is the routing number for Skyline National Bank? Will my routing number change?

A. Skyline National Bank's routing number is 051403766. The Johnson County Bank routing number (064202873) will remain active and in use. When you order new checks in the future, the routing number will be the Skyline National Bank routing number.

Q. Will I need to order new checks?

A. No. Since your current account numbers and routing numbers will not change, you will not have to reorder new checks.

Q. Will I need to change my direct deposit or Social Security to Skyline's routing number? How about any other automatic payments I receive?

A. No. As mentioned here, the routing number from Johnson County Bank (064202873) will remain in use. However, we recommend that you use the Skyline National Bank routing number when you set up any new payments where your routing number is requested (051403766). Also, when you order new checks from our bank (either on our website or in a branch), they will automatically print with the Skyline National Bank routing number; however, there is **no need to order new checks**.

Q. Will there be a change in the delivery of my account statements?

A. For customers from Johnson County Bank, the answer is yes. A statement cycle will cut off at the close of business on Friday, November 8 and paper statements and/or e-statements will be produced and delivered. This is for all account types. After this date, your normal statement date is likely to change. You may receive an additional statement in the month of November depending on your new statement date. **Beginning Tuesday, November 12, Johnson County Bank Customers will need to re-enroll to continue receiving eStatements.**

DEBIT CARDS

Q. How long can I continue to use my debit card? When will I get my replacement?

A. All current Johnson County Bank debit card holders will be receiving a new debit card through the mail at no charge and prior to our systems conversion weekend (November 8 - 12). **We urge you to activate your card as soon as it arrives. It will need to be activated no later than Tuesday, November 12, but cannot be used prior to that date.** The Johnson County Bank debit cards will continue to work during the conversion weekend, **but you will use your new Skyline National Bank MasterCard debit card beginning on Tuesday, November 12.**

Q. Will my debit card PIN change?

A. Yes! When you activate your new Skyline National Bank debit card, you will be prompted to answer three security questions, which will then ask you to select a new 4-digit PIN. The phone number to activate your new card is 800-992-3808, but there is no need to remember this number now ... it will come included in the information with your new card.

Q. Will my debit card number stay the same?

A. No. Your new Skyline National Bank debit card will have a completely new card number as well as a new expiration date (in addition, your card is changing from VISA to MasterCard). This information will need to be updated for any recurring payments you may have set up using your debit card as the source of payment.

Q. What do I do if I do not receive my new debit card in the mail or if I have thrown it away by accident?

A. You should receive your new card just prior to November 1. If you have not received your new Skyline National Bank debit card by mail or if you think you may have thrown it away by accident, don't be alarmed: please contact us at 866-773-2811 and we will be happy to assist you.

Q. What do I do with my old debit card?

A. On Tuesday, November 12, please destroy your old Johanson County Bank debit card and begin using your new Skyline National Bank Mastercard debit card.

Q. If I currently do not have a Johnson County Bank debit card, can I get a Skyline National Bank MasterCard debit card?

A. Yes! If you do not currently have a debit card, all customers are eligible to receive a debit card at no additional cost. Simply visit any of our local branches and they will be happy to assist you in getting a new debit card.

LENDING

Q. How does this affect my loans?

A. It does not. Your payments remain the same and the address you send them to will remain the same.

Q. Can the bank loan more money now?

A. With the banks combining, we have expanded lending capacity to serve our customers.

Q. Will loan decisions be made locally?

A. Yes. Skyline National Bank believes in local bankers serving local customers.

ELECTRONIC SERVICES

Q. What's the new website address?

A. www.SkylineNational.Bank. If you have saved the www.johnsoncountybank.com address on your computer, phone, or tablet, you will be automatically redirected to www.SkylineNational.Bank beginning November 12.

Q. Will online banking still work, or will I need to set up everything again?

- A.** Johnson County Bank's online banking will be unavailable during the weekend of November 8, as the two banks' online banking systems combine together.

On Tuesday, November 12, you will log into online banking at www.SkylineNational.Bank. Here are some helpful instructions to get you started and to ensure you see your Johnson County Bank accounts now at Skyline National Bank.

1. At www.SkylineNational.Bank, in the upper right corner, log into personal online banking using your current Johnson County Bank username.
2. Your temporary password is the last four digits of your social security number. You will be prompted to change your password once you log in.
3. You will then select your challenge questions. These will be presented to you going forward whenever you use a device not recognized by the security features in our online banking service.
4. You will be prompted to accept the Skyline National Bank terms and conditions.
5. You will be prompted to enroll into mobile banking if you choose.
6. You will be prompted to enroll in e-statements. You can pick your preference.
7. You can then simply click on Bill Payment to review your payees.

Q. Will I be able to transfer money to my external accounts or other people?

- A.** Absolutely. Through Zelle you will be able to pay friends and family – no matter where they bank – just by having their cell phone number or email address!

Q. What is mobile banking and will I need to sign up?

- A.** With Mobile Banking Services from Skyline National Bank, you can manage your money on the move, when and where it works for you. You can view your accounts, pay bills, transfer money, deposit checks and manage your finances in real time, all from a secure Skyline National Bank app on your smartphone.

All you need is to download the app from the Apple App Store or Google Playstore (simply search for Skyline National Bank in your store). Then enter your username and password from your Skyline online banking account, and you are all set!

Q. Will I still be able to utilize Text Banking after the systems conversion?

- A.** Text Banking services will be UNAVAILABLE and DISCONTINUED after 2:00 p.m. on Friday, November 8. Beginning Tuesday, November 12 you can enroll into Skyline National Bank's Mobile Banking which includes an App for your mobile phone, tablet, text banking, and transaction alert notifications.

BUSINESS ONLINE BANKING

Q. I am a business customer. Why am I logging into online banking using the “Personal” option? What is Business Online Banking?

A. All current Johnson County Bank customers who utilize online banking currently use a consumer login. On Tuesday, November 12 all Johnson County Bank customers, both consumer and business, will login using the ‘Personal’ login field.

Business Online Banking is Skyline National Bank’s free online banking and bill pay service exclusively for businesses. The tools for online cash management from Skyline National Bank are also here. Any current Johnson County Bank business customer who is interested in learning more about this service can contact a banker at any Skyline National Bank branch.

For more information on Business Online Banking, please see page 30.

Q. Will my ACH direct deposits and other electronic activity continue to post without interruption?

A. Yes. Your ACH services should continue uninterrupted.

Q. If I have questions regarding my business online banking account, who do I contact?

A. Contact Skyline Support at 866-773-2811.

OTHER PRODUCTS AND SERVICES

Q. Will my safe deposit box change?

A. Your box number will not change and your keys will continue to work just as they do today. For additional information on safe deposit boxes, please refer to the schedule of fees.

Q. Will there be changes to wire transfer services?

A. The only changes to our wire transfer services will be the disruption of service from 2:00 p.m. Friday, November 8 until 9:00 a.m. on Tuesday, November 12. For additional information on wire transfer services, please refer to the schedule of fees.



Our Accounts & Electronic Services

We use our collective experience and wisdom to provide you with banking products and services that rise to the evolving challenges of your day-to-day, while being perfectly grounded in hometown simplicity and ease. Our personal and business accounts and electronic services are a reflection of our dedication to always serve you well.

Personal Deposit Accounts

Changes to your personal deposit account(s) listed in the table below will be effective November 12, 2024. Information about your new accounts can be found in the following pages.

If your account is currently...	It will change to this account....
Personal Checking	Skyline Free Checking (pg. 17)
JCB Free Checking	Skyline Free Checking (pg. 17)
Personal NOW	Skyline Interest Checking (pg. 17)
Club NOW	Skyline Free Checking (pg. 17)
People's Checking**	People's Best Checking**
Regular Savings*	Statement Savings (pg. 20)
Personal Money Market*	Money Market (pg. 22)
Jumbo Money Market*	Money Market (pg. 22)
Christmas Club*	Christmas Club (pg. 21)

*If you have a Johnson County Bank Regular Savings Account, Personal Money Market, Jumbo Money Market or Christmas Club Account, your account will convert to Skyline National Bank paying the same interest rate you received with Johnson County Bank. As with many deposit accounts, these rates are subject to change.

**If you have a Peoples Checking account the same benefits you enjoy today will remain the same going forward. The only difference is we will be changing the name to 'People's Best Checking'.

Personal Checking At A Glance

	Minimum balance requirement	Interest bearing	Below minimum balance service charge	First 40 (basic) checks free
KASASA CASH*	None (\$50 to open account)	Yes*	None	No
KASASA CASH BACK	None (\$50 to open account)	No	None	No
SKYLINE FREE CHECKING	None (\$50 to open account)	No	None	Yes
SKYLINE INTEREST CHECKING	\$500 (\$50 to open account)	Yes	\$5	Yes
SKYLINE 50+ INTEREST CHECKING	\$300 (\$50 to open account)	Yes, on balances of \$300 and higher	None (but interest will not be paid)	Yes
SKYLINE GOLD CHECKING	\$1,500 (\$50 to open account)	Yes	\$5	Yes

*Higher rates paid when qualifications are met. Qualifications include: at least one direct deposit or ACH payment transaction; at least 12 debit card purchases, each \$5 or more; and enrollment in e-Statements. Accounts that do not meet qualifications will earn a lower rate of interest. Qualifying transactions must post and settle during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. ATM-processed transactions do not count toward qualifying debit card transactions. "Monthly qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions.

Personal Checking in Detail

KASASA CASH

Minimum balance requirement	None (only \$50 to open)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none"> • ATM fee refunds** • Free MasterCard debit card • Free online banking, mobile banking, and bill pay • Link to Kasasa Saver for more savings • Other fees may apply
Bank statement	Free eStatements
Overdraft options	Refer to page 32 of this guide for options
Interest paid	Bonus tiered interest rates; one rate for balances up to \$10,000, and a different rate on portion of balances greater than \$10,000*

KASASA CASH BACK

Minimum balance requirement	None (only \$50 to open)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none"> • Earn cash back on purchases • ATM fee refunds** • Free MasterCard debit card • Free online banking, mobile banking, and bill pay • Link to Kasasa Saver for more savings • Other fees may apply
Bank statement	Free eStatements
Overdraft options	Refer to page 32 of this guide for options
Interest paid	No

*Higher rates paid when qualifications are met on Kasasa Cash or Kasasa Cash Back. Qualifications include: at least one direct deposit or ACH payment transaction; at least 12 debit card purchases, each \$5 or more; and enrollment in e-Statements. Accounts that do not meet qualifications will earn a lower rate of interest. Qualifying transactions must post and settle during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. ATM-processed transactions do not count toward qualifying debit card transactions. "Monthly qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions

**Reimbursements of nationwide ATM withdrawal fees less than \$5 incurred during qualification cycles will be reimbursed up to \$25 when qualifications are met. ATM withdrawal fees are not reimbursed when qualifications are not met.

SKYLINE FREE CHECKING

Minimum balance requirement	None (only \$50 to open account)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none"> • First 40 basic checks are free • Free MasterCard debit card • Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply**) • Free online banking, mobile banking, and bill pay • Other fees may apply
Bank statement	Free eStatements
Overdraft options	Refer to page 32 of this guide for options
Interest paid	No

SKYLINE INTEREST CHECKING

Minimum balance requirement	\$500 (Only \$50 to open account)
Monthly service fee	\$5 fee if the minimum balance falls below \$500
Additional benefits	<ul style="list-style-type: none"> • Interest bearing • The first 40 checks are free • Free MasterCard® debit card • Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply**) • Free online banking, mobile banking, and bill pay • Other fees may apply
Bank statement	Free eStatements
Overdraft options	Refer to page 32 of this guide for options
Interest paid	Yes*

*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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

SKYLINE 50+ INTEREST CHECKING

Minimum balance requirement	\$300 (\$50 to open with thirty days to fully fund)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none"> • Interest bearing on balances of \$300 and higher • The first 40 checks are free • Free MasterCard® debit card • Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply) • Free online banking, mobile banking, and bill pay • Other fees may apply
Bank statement	Free e-statements
Overdraft options	Refer to page 32 of this guide for options
Interest paid	Yes, interest paid on balances \$300 and higher*

*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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

SKYLINE GOLD CHECKING

Minimum balance requirement	\$1,500 (Only \$50 to open account)
Monthly service fee	\$5 if the minimum balance falls below \$1,500
Additional benefits	<ul style="list-style-type: none"> • Interest bearing • The first 40 checks are free • Free MasterCard® debit card • Free 24/7 use of all Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply) • Free access to Online Banking with Bill Pay • Free access to Mobile Banking
Bank statement	Free monthly eStatement
Overdraft options	Refer to page 32 of this guide for options
Interest paid	Yes*

*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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

Important Notes:

It is only \$50 to open any Skyline National Bank checking account and we will give you 30 days to reach any minimum balance requirement to permit for time to transfer balances and activate direct deposits.

At Skyline National Bank, checking accounts become dormant if there is no customer-initiated activity for a period of 16 months, and money market accounts become dormant if there is no customer-initiated activity for a period of 28 months. Periodic account statements will continue to be provided. Upon conversion, if your account is or becomes dormant, a monthly dormant fee of \$10 will apply as detailed on the Schedule of Fees. If your Johnson County Bank accounts are currently in a dormant status, they will convert to Skyline National Bank in an active status and begin to follow Skyline National Bank's dormancy account schedule.

Personal Savings At A Glance

	Minimum balance required	Interest bearing	Minimum to open	Below minimum balance service charge
KASASA SAVER	None	Yes	\$100	None
STATEMENT SAVINGS	\$100	Yes	\$100	\$5
JUNIOR STATEMENT SAVINGS	None	Yes	\$25	None
CHRISTMAS CLUB	None	Yes	\$10	None
VACATION CLUB	None	Yes	\$10	None
MONEY MARKET DEPOSIT ACCOUNT	\$2,500 (\$50 to open account)	Yes, with tiered rates	\$50	\$5

Personal Savings In Detail

KASASA SAVER

Minimum balance requirement	None (\$100 to open)
Monthly service fee	None
Monthly withdrawals	Must be tied to Kasasa Cash or Kasasa Cash Back
Bank statement	Free e-Statements
Interest paid	Bonus tiered interest rates; one rate for balances up to \$50,000, and a different rate on portion of balances greater than \$50,000*

*Higher rates paid when qualifications are met on Kasasa Cash or Kasasa Cash Back. Qualifications include: at least one direct deposit or ACH payment transaction; at least 12 debit card purchases, each \$5 or more; and enrollment in e-Statements. Accounts that do not meet qualifications will earn a lower rate of interest. Qualifying transactions must post and settle during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. ATM-processed transactions do not count toward qualifying debit card transactions. "Monthly qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions.

STATEMENT SAVINGS

Minimum balance requirement	\$100 balance requirement
Monthly service fee	\$5 fee if the minimum balance falls below \$100
Monthly Withdrawals	10 free preauthorized or automatic transfers each 4 week or similar period*
Bank statement	Free quarterly e-Statement
Interest paid	Yes**

*Ten (10) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

** 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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

JUNIOR STATEMENT SAVINGS

Minimum balance requirement	Only \$25 to open account
Monthly service fee	Service fees waived until the child reaches the age of 18
Monthly withdrawals	10 free preauthorized or automatic transfers each 4 week or similar period*
Bank statement	Free quarterly e-Statement
Interest paid	Yes **

*Ten (10) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

**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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

CHRISTMAS CLUB ACCOUNT

Minimum balance requirement	Only \$10 to open account
Monthly service fee	None
Interest paid	Yes **

Note: Christmas Club checks are issued and mailed during the month of October.

**All Skyline National Bank personal savings accounts 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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

VACATION CLUB ACCOUNT

Minimum balance requirement	Only \$10 to open account
Monthly service fee	None
Interest paid	Yes **

Note: Vacation Club transfer payouts will occur during the month of May.

**All Skyline National Bank personal savings accounts 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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

MONEY MARKET ACCOUNT

Minimum balance requirement	\$2,500
Monthly service fee	\$5 fee if the minimum daily balance falls below \$2,500
Monthly withdrawals	10 free preauthorized or automatic transfers each 4 week or similar period*
Bank statement	Free e-Statements
Interest paid	Tiered interest**

The following rate tiers apply to Money Market Accounts:

Tier 1: \$0.00 - \$2,499.99

Tier 2: \$2,500.00 - \$9,999.99

Tier 3: \$10,000.00 – 49,999.99

Tier 4: \$50,000.00 and over

Important Note:

At Skyline National Bank, savings and money market accounts become dormant if there is no customer-initiated activity for a period 28 months. Periodic account statements will continue to be provided. Upon conversion, if your account is or becomes dormant, a monthly dormant fee of \$10 will apply as detailed on the Schedule of Fees. If your Johnson County Bank accounts are currently in a dormant status, they will convert to Skyline National Bank in a active status and begin to follow Skyline National Bank's dormancy account schedule.

*Ten (10) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

** 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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

Certificate of Deposit (CD) Products

3 Months	\$2,500 minimum to open
6 Months	\$2,500 minimum to open
12 Months	\$1,000 minimum to open
12 Months – No Penalty	\$2,500 minimum to open
24 Months	\$1,000 minimum to open
36 Months	\$1,000 minimum to open
60 Months	\$1,000 minimum to open

Important Notes:

* At Skyline National Bank, all certificates of deposit will auto-renew at maturity.

• The penalties for early withdrawal are three months' interest on 3-, 6-, and 12 month CDs; and six months' interest on 24-, 36- and 60-month CDs.

Individual Retirement Account (IRA) Products

12-Month IRA – Flexible	\$25 minimum to open
12-Month ROTH IRA – Flexible	\$25 minimum to open
24-Month IRA – Single Deposit	\$500 minimum to open
24-Month ROTH IRA – Single Deposit	\$500 minimum to open
36-Month IRA – Single Deposit	\$500 minimum to open
36-Month ROTH IRA – Single Deposit	\$500 minimum to open
60-Month IRA – Single Deposit	\$500 minimum to open
60-Month ROTH IRA – Single Deposit	\$500 minimum to open

Important Notes:

All Skyline National Bank IRAs will auto-renew at maturity.

- Yearly contributions are allowed only on the Flexible IRA and Flexible Roth IRA.
- The penalties for early withdrawal are three months' interest on the 12-month IRA and ROTH IRA; and the penalty is six months' interest on 24-, 36-, and 60-month IRAs and ROTH IRAs.

Business Deposit Accounts

Changes to your business deposit account(s) listed in the table below will be effective November 12, 2024. Information about your new accounts can be found in the following pages.

If your account is currently...	It will change to this account ...
Business Checking	Skyline Free Business Checking (pg. 25)
NOW Business	Skyline Business Premium Checking (pg. 25)
Commercial Super NOW	Skyline Business Premium Checking (pg. 25)
Business Regular Savings*	Statement Savings (pg. 27)
Nonpersonal Money Market*	Business Money Market Account (pg. 27)

***If you have a Johnson County Bank Business Regular Savings account or a Nonpersonal Money Market account your account will convert to Skyline National Bank paying the same interest rate you received with Johnson County Bank. As with many deposit accounts, these rates are subject to change.**

Business Checking At A Glance

	Minimum balance requirement	Minimum to open	Below minimum balance service charge	First 40 checks free
SKYLINE FREE BUSINESS CHECKING (SMALL BUSINESSES)	None	\$50	None	Yes
BUSINESS PREMIUM CHECKING (SOLE PROPRIETORS AND NOT-FOR-PROFITS)	\$1,500	\$50	\$5	Yes
COMMERCIAL CHECKING (HIGH-VOLUME BUSINESSES)	None	\$50	None	Yes

Important Notes:

It is only \$50 to open any Skyline National Bank checking account and we will give you 30 days to reach any minimum balance requirement to permit for time to transfer balances and activate direct deposits.

At Skyline National Bank, checking accounts become dormant if there is no customer-initiated activity for a period of 16 months, and money market accounts become dormant if there is no customer-initiated activity for a period of 28 months. Periodic account statements will continue to be provided. Upon conversion, if your account is or becomes dormant, a monthly dormant fee of \$10 will apply as detailed on the Schedule of Fees. If your Johnson County Bank accounts are currently in a dormant status, they will convert to Skyline National Bank in an active status and begin to follow Skyline National Bank's dormancy account schedule.

Business Checking in Detail

SKYLINE FREE BUSINESS CHECKING

Minimum balance requirement	None (Only \$50 to open account)
Monthly service fee	None
Additional benefits	<ul style="list-style-type: none"> • No activity fees if your business has less than 1,000 items per month • Free MasterCard® debit card • 24-hour access to Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply) • Free online banking, mobile banking, and bill pay
Bank statement	Free e-Statements
Overdraft options	Refer to page 32 of this guide for options
Interest paid	No

BUSINESS PREMIUM CHECKING

Minimum balance requirement	\$1,500 (Only \$50 to open account)
Monthly service fee	\$5 if the minimum balance falls below \$1500
Additional benefits	<ul style="list-style-type: none"> • Interest-bearing account for sole-proprietors and not-for-profit organizations • The first 40 checks are free • Free MasterCard® debit card • 24-hour access to Skyline and non-Skyline National Bank ATMs (a corresponding bank fee may apply) • Free online banking, mobile banking, and bill pay
Bank statement	Free monthly eStatements
Overdraft options	Refer to page 32 of this guide for options
Interest paid	Yes*

*All interest-bearing Skyline National Bank business checking accounts 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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

Additional Business Checking Accounts available from Skyline National Bank

In addition to the accounts mentioned previously, Skyline National Bank also has a **Commercial Checking** account available. This account is designed for high-volume businesses!

COMMERCIAL CHECKING

Minimum balance requirement	Only \$50 to open account
Service fees	<ul style="list-style-type: none"> • \$15 monthly service fee • Transaction items are \$0.20 each • Earnings credit allowance on balances may offset activity fees¹
Additional benefits	<ul style="list-style-type: none"> • Free MasterCard® debit card • Free access to Online Banking with Bill Pay
Bank statement	Free monthly eStatement
Overdraft options	Refer to page 32 of this guide for options
Interest paid	No

¹Earnings credit is based on the average collected balance x .9 (100% - 10% reserve requirement) x the earnings credit rate (statement savings rate) x the days in the current month divided by 365.

Business Savings

STATEMENT SAVINGS

Minimum balance requirement	\$100
Monthly service fee	\$5 fee if the minimum balance falls below \$100
Monthly withdrawals	10 free preauthorized or automatic transfers each 4 week or similar period**
Bank statement	Free quarterly e-Statements
Interest paid	Yes*

BUSINESS MONEY MARKET ACCOUNT

Minimum balance requirement	\$2,500 (Only \$50 to open account)
Monthly service fee	\$5 if the minimum balance falls below \$2500
Monthly withdrawals	10 free preauthorized or automatic transfers each 4 week or similar period**
Bank statement	Free monthly eStatement
Interest paid	Tiered Interest (see below)*

The following rate tiers apply to Money Market Accounts:

- Tier 1: \$0.00 - \$2,499.99
- Tier 2: \$2,500.00 - \$9,999.99
- Tier 3: \$10,000.00 – 49,999.99
- Tier 4: \$50,000.00 and over

*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. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). We may change the interest rate on your account daily.

**Ten (10) free preauthorized or automatic transfers or withdrawals from your account each four (4) week or similar period, including ACH, bill pay, online banking transfers and transfers by check, debit card or similar order payable to a third party. Any transactions over that limit are assessed a \$5 fee for each additional withdrawal. Federal regulations allow unlimited withdrawals and transfers at teller windows, ATMs and by mail.

Important Notes:

At Skyline National Bank, savings and money market accounts become dormant if there is no customer-initiated activity for a period 28 months. Periodic account statements will continue to be provided. Upon conversion, if your account is or becomes dormant, a monthly dormant fee of \$10 will apply as detailed on the Schedule of Fees. If your Johnson County Bank accounts are currently in a dormant status, they will convert to Skyline National Bank in an active status and begin to follow Skyline National Bank's dormancy account schedule.

Electronic Services

Reach greater heights in efficiency, simplicity and time management with our electronic services, which allow you to bank whenever and wherever it's most convenient. Making your life easier is one of the ways we give you our best.

Online Banking

We've raised the bar with online banking. Access all of your financial accounts from your computer, phone or tablet; make payments and transfers in a snap; and enjoy secure, online access to your finances around the clock.

On or after Tuesday, November 12, the first time you log into online banking with Skyline National Bank, you will log in at **www.SkylineNational.Bank**. Here are some helpful instructions to get you started and to ensure you see your former Johnson County Bank accounts now on Skyline National Bank.

1. At www.SkylineNationalBank.com, in the upper right corner, log into personal online banking using your current Johnson County Bank username.
2. Your temporary password is the last four digits of your social security number. You will be prompted to change your password once you log in.
3. You will then select your challenge questions. These will be presented to you going forward whenever you use a device not recognized by the security features in our online banking service.
4. You will be prompted to accept the Skyline National Bank terms and conditions.
5. You will be prompted to enroll in e-Statements. You can pick your preference.
6. You will be prompted to enroll in mobile banking if you choose.
7. You can then simply click on Bill Payment to review your payees.

Bill Pay

There are no limits to how fast and easy paying bills can be. With bill pay, you can schedule one-time or recurring payments to be drawn automatically from your checking account, set up reminders and see all transactions at a glance.

Mobile Banking

You are always on the go, and, as your bank, we are too. With Skyline National Bank's mobile banking application (available at both the Apple Store and the Google Play Store), you can bank from your smartphone or tablet. We bring the bank to you ... wherever you are!

With mobile banking services from Skyline National Bank, you also get these added benefits:

- Review balances and transactions from anywhere
- Pay bills
- Transfer money
- Deposit checks
- Set up real-time alerts on debit card spending
- Set spending limits or specify merchant types for debit card use

Zelle

With Zelle®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app.

PUTTING YOUR BUSINESS ONLINE

With Business Online Banking from Skyline National Bank, you'll save time, improve your cash flow, and streamline your cash management processes – all in a very secure environment. You have complete access to your account information, including current balances and detailed transaction histories. And all of this information is updated in real-time.

Business Online Banking from Skyline National Bank

Business Online Banking and Bill Pay give your business 24/7/365 access to real-time account information from your desktop. It allows you to:

- View up-to-the-minute account balances, check images and history
- Access your checking, savings, loan and CD accounts
- Stop payments immediately, when necessary
- Export history to standard financial software or spreadsheet programs
- Transfer funds between accounts
- Pay bills online
- Allow multiple users to access accounts and assign permission levels to each user

Additional services also available through Business Online Banking

ACH Manager*

Save your business time and money, and streamline many financial transactions with ACH Manager (Automated Clearing House). You can use ACH transactions for a wide variety of transactions including:

- Direct deposit of payroll
- Payments to vendors
- Payments from customers

With ACH Manager, your business has the ability to originate electronic transactions directly from your desktop. These transactions can be either debits or credits to and from U.S. financial institutions. Debit transactions include utility payments, membership fees, professional dues, insurance premiums, etc. Credit transactions are most often used for direct deposit of payroll (i.e., electronically crediting a deposit account for the net payroll amount).

Remote Deposit Capture*

Remote Deposit Capture services allow you to make deposits into your business checking account from your computer at any time. With a scanner and software installed at your business, you can:

- Deposit checks directly into your business checking account
- Consolidate funds by making deposits from multiple locations into one account
- Reduce staff time and travel costs
- Enjoy robust reporting
- Safe, secure and convenient – it's like having a bank teller right by your side

*ACH Manager and Remote Deposit Capture are available at an additional charge and applications for these services may be required.

Positive Pay

Positive Pay saves you from the hassle that arises when forged or altered checks clear against your bank account. By providing this complimentary service, Skyline National Bank makes it easy for you to protect your account against check fraud. Once enrolled, you can be alerted to suspected fraudulent activity right away — allowing you to respond quickly and ensure safe, efficient, accurate cash management.

Positive pay works by comparing check details against payment instructions that you provide including pre-authorized payees and lists of payments with check numbers, payees and amounts. If the service spots a discrepancy, you get an alert that allows you to approve or deny the payment. Enrollment in Positive Pay is a free and easy step that can give you more peace of mind.

Positive Pay is also available for ACH transactions.

Merchant Services

Skyline National Bank partners with CardConnect, an industry leading provider of technology-enabled credit and debit card processing services. CardConnect shares our commitment to partnership, competitive and honest pricing, and an unwavering commitment to deliver our best service to you.

Our partnership with CardConnect allows us to offer both Clover and CardPointe processing platforms to easily accept and manage payments: debit and credit card, tap-to-pay and EMV, retail terminal, mobile, invoicing, online, ecommerce, recurring billing, and ACH/eCheck payments. These platforms are designed not just to grow with your business, but to help your business grow. Also, as a partner with Skyline National Bank Merchant Services, you will also enjoy:

- Next-day business funding for MasterCard®, Visa®, Discover® and American Express®. And weekend activity deposited on Monday!
- Competitive and completely transparent pricing.
- One account statement and deposit for all types of payments.
- Easy and timely reconciliation – what's processed today will be deposited tomorrow.
- 24-hour customer support.
- Personal on-site conversion to ensure there is little or no impact to your business when you make the switch!
- Interface to all POS (point of sale) systems and terminal types.

Overdraft Services

Life happens! Skyline National Bank understands that unexpected overdrafts occur from time to time - Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection Link to Another Deposit Account you have at Skyline National Bank ¹	\$ 10 fee per transfer
Overdraft Privilege ²	\$35 Overdraft Fee per item.

¹Call us at 866-773-2811, email us at ourbest@skylinenationalbank.com, or come by a branch to sign up or apply for these services; ²Subject to credit approval.

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account you may have at Skyline National Bank for a fee.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review the “What Else You Should Know” section included with this disclosure for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required) *	If you would like to select Extended Coverage for future transactions:
Checks	X	X	<ul style="list-style-type: none"> • Call us at (276) 773-2811 • Visit any branch • Complete a consent form and mail it to us at P.O. Box 215, Floyd, VA 24091, or • E-mail us at ourbest@skylinenationalbank.com
ACH - Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Withdrawals		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage on your consumer account, ATM withdrawals and everyday debit card transactions will be included with the transactions listed under Standard Coverage. If you already have Extended Overdraft Privilege coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue the Overdraft Privilege in its entirety by contacting us at 866-773-2811 or sending us an e-mail at ourbest@skylinenationalbank.com.

What Else You Should Know

- A link to another account may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- The \$35 Paid NSF Fee is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Paid NSF Fee or a Returned NSF Fee of \$35. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount as a result of a fee.
- For consumer accounts, there is a limit of 5 Paid NSF Fees (\$175) per day we will charge you for overdrawing your account. We will not charge a Paid NSF Fee if a consumer account is overdrawn by \$2 or less. These exceptions do not apply to business accounts.
- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Paid NSF Fee from funds that you deposit or that are deposited into your account may call us at (866) 773-2811 to discontinue Overdraft Privilege.
- If an item is returned because the Memo Ledger Balance (as defined below) in your account is not sufficient to cover the item and the item is presented for payment again, Skyline National Bank ("We") may charge a Returned NSF Fee each time we return the item because it exceeds the Memo Ledger Balance in your account. Because we may charge a Returned NSF Fee each time an item is presented, we may charge you more than one fee for any given item as a result of a returned item and re-presentation of the item. When we charge a Returned NSF Fee, the charge reduces the Memo Ledger Balance in your account and may put your account into (or further into) overdraft. If, on re-presentation of the item, the Memo Ledger Balance in your account is sufficient to cover the item we may pay the item, and, if payment causes an overdraft, charge a Paid NSF Fee. We may use the terms "item" and "transaction" interchangeably.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post credits before debits. Transactions are posted in smallest to largest dollar amount order within transaction type. ACH and online transfer items post first, then ATM and Debit card transactions, followed by checks. Because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Returned Fees assessed.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- Overdraft Privilege is not a line of credit, it is a discretionary overdraft service that can be withdrawn at any time without prior notice.

- We may be obligated to pay some debit card transactions that are not authorized through the payment system, but which we are required to pay due to the payment system rules, and as a result you may incur fees if such transactions overdraw your account. However, we will not authorize debit card or ATM transactions unless your account's Memo Ledger Balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Paid NSF Fees for transactions that we would otherwise be required to pay without assessing a Paid NSF Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit.
- If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- We may suspend your debit card if you incur overdrafts in excess of the Memo Ledger Balance in your account, including any Overdraft Privilege limit (as described in this letter). Debit cards on your account will remain suspended until you make sufficient deposits so that your Memo Ledger Balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.
- We may also suspend your debit card if your account is overdrawn more than 32 consecutive calendar days. Debit cards on your account will remain suspended until you contact us and you make sufficient deposits so that your account balance is positive
- We may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).

Understanding Your Memo Ledger Balance.

Your account has two kinds of balances: the Ledger Balance and the Memo Ledger Balance.

- We authorize and pay transactions using the Memo Ledger Balance.
- Your Ledger Balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending.
- Your Memo Ledger Balance is the amount available to you to use for purchases, withdrawals, or to cover transactions. The Memo Ledger Balance is your Ledger Balance, less any holds due to pending debit card transactions and holds on deposited funds.

- The balance used for authorizing checks, ACH items, and recurring debit card transactions is your Memo Ledger Balance plus the amount of the Overdraft Privilege limit and any available Overdraft Protection.
- The balance used for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is your Memo Ledger Balance plus any available Overdraft Protection but does NOT include Overdraft Privilege limit.
- The balance used for authorizing ATM and everyday debit card transactions on accounts with Extended Coverage is your Memo Ledger Balance plus any available Overdraft Protection and includes the Overdraft Privilege limit.
- Because your Memo Ledger Balance reflects pending transactions and debit holds, your balance may appear to cover a transaction but later upon settlement it may not be sufficient to cover such transaction. In such cases, the transaction may further overdraw your account and be subject to additional overdraft fees. You should assume that any item which would overdraw your account based on your Memo Ledger Balance may create an overdraft. Note that we may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your Memo Ledger Balance.
- Please be aware that the Overdraft Privilege amount is not included in your Memo Ledger Balance provided through online banking, mobile banking or Skyline National Bank's ATMs.
- We will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the Memo Ledger Balance in your account. If your account is overdrawn after the held funds are added to the Memo Ledger Balance and the transaction is posted to the Memo Ledger Balance, a Paid NSF Fee may be assessed.
- Except as described herein, we will not pay items if the Memo Ledger Balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).

Understanding Overdraft Privilege Limits

- Eligible personal checking accounts will receive a \$100 introductory Overdraft Privilege limit at account opening that will be increased up to \$700 after 30 days in good standing.
- Eligible business checking accounts will receive a \$100 Introductory Overdraft Privilege limit at account opening that will be increased up to \$1,500 after 30 days in good standing.
- Overdraft Privilege may be suspended if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (276) 773-2811 or visit a branch.

Our Branch Locations

There are so many benefits to coming together, including more locations to make your banking experience that much better. Enjoy the convenience of additional branch locations, ATM machines and, best of all, people who are excited to get to work for you.

Blacksburg

Branch and ATM
1206 South Main Street
Blacksburg, VA 24060
540-750-8800

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Boone

Branch and ATM
1641 Blowing Rock Road
Boone, NC 28607
828-264-4260

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Carroll

Branch and ATM
8351 Carrollton Pike
Galax, VA 24333
276-238-8112

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Cave Spring

Branch and ATM
4094 Postal Drive
Roanoke, VA 24018
540-774-1111

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Christiansburg

Branch and ATM
2681 Market Street NE
Christiansburg, VA 24073
540-381-8121

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

East Independence

Branch and ATM
802 East Main Street
Independence, VA 24348
276-773-2821

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Elk Creek

Branch and ATM
60 Comers Rock Road
Elk Creek, VA 24326
276-655-4011

Lobby

M-F: 9:00 - 1:00; 2:00 - 5:00
SA: Closed

Drive-Thru

M-F: 9:00 - 1:00; 2:00 - 5:00
SA: Closed

Fairlawn

Branch and ATM
7349 Peppers Ferry Blvd
Radford, VA 24141
540-633-1680

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Floyd

Branch and ATM
101 Jacksonville Circle
Floyd, VA 24091
540-745-4191

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: 9:00 - 12:00

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Galax

Branch and ATM
209 West Grayson Street
Galax, VA 24333
276-238-2411

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Hickory – Mt. View

Branch and ATM
2900 Hwy 127 South
Hickory, NC 28602
828-578-7400

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Hickory – Viewmont

Branch and ATM
1625 North Center Street
Hickory, NC 28601
828-578-7499

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Hillsville

Branch and ATM
419 South Main St
Hillsville, VA 24343
276-728-2810

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Hudson

Branch and ATM
537 Main Street
Hudson, NC 28638
828-750-6076

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Independence

Branch and ATM
113 West Main Street
Independence, VA 24348
276-773-2811

Lobby

M-F: 9:00 - 1:00; 2:00-5:00
SA: Closed

Lenoir

Branch and ATM
509 Wilkesboro Blvd
Lenoir, NC 28645
828-750-6100

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Meadows of Dan

Branch and ATM
3607 Jeb Stuart Hwy
Meadows of Dan, VA 24120
276-222-3091

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Mocksville

Branch and ATM
119 Gaither Street
Mocksville, NC 27028
336-477-7010

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Mountain City

Branch and ATM
241 W Main Street
Mountain City, TN 37683
423-727-7701

Lobby

M-TH: 9:00 - 4:30
F: 9:00 - 5:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 4:30
F: 8:30 - 5:00
SA: Closed

Roanoke

Branch and ATM
3850 Keagy Road
Roanoke, VA 21682
540-387-4533

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: Closed

Sparta

Branch and ATM
98 South Grayson Street
Sparta, NC 28675
336-372-2811

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Troutdale

Branch and ATM
101 Ripshin Road
Troutdale, VA 24378
276-677-3722

Lobby

M: Closed
TU: 9:00 - 1:00; 2:00 - 5:00
W: Closed
TH: 9:00 - 1:00; 2:00 - 5:00
F-SA: Closed

Drive-Thru

M-TU: 9:00 - 1:00; 2:00 - 5:00
W: 9:00 - 12:00
TH-F: 9:00 - 1:00; 2:00 - 5:00
SA: Closed

West Jefferson

Branch and ATM
1055 Mt. Jefferson Rd.
West Jefferson, NC 28694
336-489-7811

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: Closed

Whitetop

Branch and ATM
16303 Highlands Pkwy
Whitetop, VA 24292
276-388-3811

Lobby

M: 9:00 - 1:00; 2:00 - 5:00
TU: Closed
W: 9:00 - 12:00
TH-Closed
F: 9:00 - 1:00; 2:00 - 5:00
SA: Closed

Drive-Thru

M-TU: 9:00 - 1:00; 2:00 - 5:00
W: 9:00 - 12:00
TH-F: 9:00 - 1:00; 2:00 - 5:00
SA: Closed

Wilkesboro

Branch and ATM
1422 US Highway 421
Wilkesboro, NC 28697
336-903-4948

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Willis

Branch
5598 Floyd Hwy S
Willis, VA 24380
540-745-4191

Drive-Thru

M-F: 9:00-1:00; 2:30 - 5:30
SA: Closed

Wytheville

Branch and ATM
420 North 4th Street
Wytheville, VA 24382
276-228-6050

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 8:30 - 5:30
F: 8:30 - 6:00
SA: 8:30 - 12:00

Yadkinville

Branch and ATM
532 East Main Street
Yadkinville, NC 27055
336-849-4194

Lobby

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Drive-Thru

M-TH: 9:00 - 5:00
F: 9:00 - 6:00
SA: Closed

Loan Production Offices**Abingdon Loan Production Office**

201 West Main Street
Abingdon, VA 24210
276-619-1640

Mooresville Loan Production Office

133 River Park Road, Suite 201
Mooresville, NC 28117
704-473-2208

Contacts Us

We'll be working to fine-tune this bank to be the kind of bank we'd want to do business with, and establish a new expectation to be a community partner that's squarely focused on "always our best." If you have questions, or just want to tell us what you think of the new Skyline National Bank, please don't hesitate to contact us.

PHONE: 866-773-2811

E-MAIL: ourbest@SkylineNationalBank.com

ONLINE: www.SkylineNational.Bank