IMPORTANT NOTICE REGARDING REGULATION D

As required by Regulation D, Opportunity Bank of Montana limits the number of transfers from savings and money market accounts, which are outlined below.

During this time, the Federal Reserve has given banks permission to temporarily discontinue monitoring of these limited transactions. As a result, Opportunity Bank of Montana has chosen to temporarily suspend monitoring of Regulation D's limited transactions.

Money Market Account:
Regulation D limits the number of transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card or similar order to third parties. These are limited to six per monthly statement cycle.

Savings Account:
Regulation D limits the number of transfers from a Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card or similar order to third parties. These are limited to six per month.

A message on your statement will identify when these fees/monitoring will be re-enforced. Please contact your local branch or call us toll-free at 1-888-750-2265 with questions.

Opportunity Bank
OF MONTANA

Common Features: Consumer Fee Schedule
Effective: 08/01/2026

The following fees may be assessed against your account and the following transaction limits, if any, apply to your account.

Debit Card & ATM	Fee	Notes
Replacement Debit/ATM Card Fee	$10	
ATM Balance Inquiry	Free	When using an ATM not owned by OBMT, an ATM Operator or Network may charge a separate fee for balance inquiry, transfers, or withdrawals even if you do not complete the transaction
ATM Cash Withdrawal or Transfer Fees: Opportunity Bank of Montana ATMs SRVC CHG DDA Withdrawal or SRVC CHG SAV Withdrawal (ATM Service Charge)	Free $2	No fee at OBMT machines or ATM machines in the MoneyPass® network (visit moneypass.com for a complete list of MoneyPass® locations) When using an ATM not owned by OBMT, an ATM Operator or Network may charge a separate fee for balance inquiry, transfers, or withdrawals even if you do not complete the transaction
Digital Banking	**Fee**	**Notes**
24-Hour Telephone Banking	Free	
Personal Digital Banking	Free	
Online Bill Pay Stop Payment Fee	Free $30	
Mobile Banking Mobile Deposit Capture (per deposit)	Free Free	Download our Mobile Banking App from your phone's app store
Person to Person (P2P) Payments	Free	Some restrictions may apply
Opp Bk External Transfer	Free	Some restrictions may apply
Wire Transfer	**Fee**	**Notes**
Domestic Incoming Wire Transfer Fee	$15	
Domestic Outgoing Wire Transfer Fee	$25	
Foreign Incoming Wire Transfer Fee	$15	
Foreign Outgoing Wire Transfer Fee	$100	
Foreign Outgoing Wire Transfer Trace Fee	$25	
Account and Service Fees	**Fee**	**Notes**
Statement/Account Activity Printout Fee	$2	
Statement/Account Research Fee or Balancing Assistance Fee	$25 $10	Per hour Minimum fee
Account Closure Fee	$15	Within 90 days of opening
Charge-Off Account Fee	$25	
Account Image Statement Fee	$4	Per month for non-imaged checking accounts
Counter Check Fee	$1	4 checks
Dormant Fee	$5	Per month: Checking and Money Market Account – no activity for 1 year; Savings Account – no activity for 3 years
Reactivate Closed Account Fee	$5	Allowed within 6 months of closure
Stop Payment Fee (per item)	$30	Personal check, Cashier's/Official Check or ACH transaction.
Undeliverable Statement Fee	$5	
Other Fees	**Fee**	**Notes**
Canadian Check Processing Fee	$10	
Cashier's Check Fee	$5	
Check Cashing Non-Customer Fee	$15	State or Government Checks only
Domestic Check/Draft Collection Fee	$20	
Foreign Check/Draft Collection Fee	Varies	Contact your local branch
Notice of Execution/Levy Fee	$75	
Safe Deposit Box Drilling Fee	$300	
Transfer/Direct Rollover Fee	$25	Applies to Roth or Traditional Individual Retirement Accounts (IRA) only
IRA Termination Fee	$25	Applies to Traditional IRA only
Roth IRA Termination Fee	$25	Applies to Roth IRA only

Continued on next page

MEMBER FDIC

Overdrafts	Fee	Notes
Combined Maximum Overdraft Fee of $205 per day. This includes Overdraft Fees and Continuous Overdraft Fee.		
Overdraft Fee (each check or debit)	$30	May be imposed on checks, in-person withdrawals, ATM withdrawals or other electronic items. Please see our Overdraft Privilege Service Policy for complete program disclosures and limitations regarding our ability to charge overdrafts for ATM and everyday debit card transactions. We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless we receive your affirmative consent (opt-in). Please see "Understanding and Avoiding Overdraft Fees" located in the Terms and Conditions of your account disclosure packet.
Continuous Overdraft Fee (After 5 business days overdrawn and every 5th business day thereafter if account remains in overdraft status.)	$25	We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless we receive your affirmative consent (opt-in). Please see "Understanding and Avoiding Overdraft Fees" located in the Terms and Conditions of your account disclosure packet.

Please refer to the Truth in Savings Disclosure and your account Terms and Conditions for account features and service charges.

MEMBER FDIC

PRIVACY POLICY

02/2024

FACTS

WHAT DOES Opportunity Bank of Montana
DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and Transaction or loss history ■ Account balance and Payment History ■ Credit history and Checking account information When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Opportunity Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Opportunity Bank Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- Information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call your local branch or toll free at 888-750-2265 Or visit us on the web at **www.opportunitybank.com**

Who we are	
Who is providing this notice?	Opportunity Bank of Montana
What we do	
How does Opportunity Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Opportunity Bank collect my personal information?	We collect your personal information, for example, when you ■ Open an account or Apply for a loan ■ Pay your bills or Show your driver's license ■ Provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ Sharing for affiliates' everyday business purposes- information about your credit worthiness ■ Affiliates from using your information to market to you ■ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ■ *Eagle Bancorp Montana, Inc.* ■ *Opportunity Financial Services, Inc.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ■ *Opportunity Bank does not share your personal information with non-affiliates.*
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include one (1) other financial company for credit cards only.*

OVERDRAFT PRIVILEGE SERVICE POLICY

CHECKING ACCOUNTS ONLY

Opportunity Bank of Montana ("we, us or our") offers the Overdraft Privilege Service. If your account qualifies for Overdraft Privilege, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. This document explains how Overdraft Privilege operates.

Transactions that May Qualify for Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction. Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account
- once your balance is reduced by the amount of the returned check;
- You have inadequate funds in your account when we assess a fee or service charge; or
- You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to seven business days after you deposit the check. If you do not have sufficient funds in your account—independent of the check—to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will be not be paid under Overdraft Privilege.

Participation in Overdraft Privilege is not mandatory. You may opt-out of the service any time by notifying one of our customer service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege without removing other items from the service. Simply inform us of your preference.

As noted above, we retain full discretion to decline to pay any item under the Overdraft Privilege Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined.

Fees

For each overdraft we pay, we will charge the standard per item Overdraft/Returned Item Fee set forth in our fee schedule (currently $30.00). In addition, under our standard overdraft practices:

- There is a business day combined maximum of $205 in Overdraft Fees that we can assess your account.
- Also, after five (5) business days of being overdrawn, and every 5th business day thereafter if account remains in overdraft status, we will charge you a $25.00 Continuous Overdraft Fee.
- The Bank does not charge a checking account participating in the Overdraft Protection Program an Overdraft Fee for transactions that overdraw an account by an aggregate amount of $40 or less.

We will notify you by mail if we pay or return any insufficient or unavailable funds items on your account; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts, including our fees, is due and payable immediately or on demand. Also, please note that if we return an item it will likely be automatically re-presented by the financial institution where the item was presented at.

Accounts Eligible for Overdraft Privilege

Overdraft Privilege is a discretionary service and is generally limited to $100 once an eligible account is open. After thirty (30) days the limit may increase to $800 overdraft (negative) balance for eligible personal checking accounts; or a $1500 overdraft (negative) balance for eligible business checking accounts. Please note that both per item and continuous overdraft fees count toward your Overdraft Privilege limit. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended only to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

a. The account has deposits totaling at least $400 or more within each thirty (30) day period;
b. The account demonstrates consistent deposit activity;
c. The account owner is current on all loan obligations with us; and
d. The account is not subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

We offer other overdraft protection services in addition to Overdraft Privilege. These include an overdraft line of credit and overdraft protection linked to another account of yours with us, such as a savings account. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft protection services.

Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at 888.750.2265 to discuss your options or speak with one of our customer service representatives at your local branch office.

CONSENT FORM FOR OVERDRAFT SERVICES

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdrafts practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or line of credit, which may be less expensive than our standard practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?
We do authorize and pay overdrafts for the following types of transactions:

- Checks, in-person withdrawals, ACH transactions, pre-authorized automatic transfers
- Automatic bill payments, internet banking transfers, telephone banking transactions
- Recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to(see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Opportunity Bank of Montana pays my overdraft?
Under our standard overdraft practices:

- We will charge you an Overdraft/Returned Item Fee of up to $30.00 each time we pay an overdraft.
- There is a business day combined maximum of $205 in Overdraft Fees that we can assess your account.
- Also, after five (5) business days of being overdrawn, and each 5th business day thereafter if account remains in overdraft status, we will charge you a $25.00 Continuous Overdraft Fee.

What if I want Opportunity Bank of Montana to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 888.750.2265, visit www.opportunitybank.com or complete the form below and present it at a branch or mail it to: 1400 Prospect, P.O. Box 4999, Helena, MT 59604.

_____ I want Opportunity Bank of Montana to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number(s): _____

Contact 888-750-2265 or your local branch for more information.

Effective Date: November 2, 2026

Toll Free: 1-888-750-2265

Opportunity Bank OF MONTANA

CERTIFICATE OF DEPOSIT (CD) RATES*

Term Length	Minimum Deposit	Interest Rate	APY	Additional Information
4-MONTH SPECIAL*	$500.00	3.75%	3.80%	Please contact a Relationship Banker for further information about applicable fees and terms. $500 minimum daily balance required to obtain APY. Interest credited annually and at maturity for terms 12 months and greater. Interest credited at maturity for terms less than 12 months. Early withdrawal penalty may apply. *** Institutional funds are not eligible for CD Specials**
13-MONTH SPECIAL*	$500.00	4.04%	4.05%	
17-MONTH SPECIAL*	$500.00	4.14%	4.15%	
3 Months	$500.00	0.50%	0.50%	
6 Months	$500.00	1.00%	1.00%	
1 Year	$500.00	1.50%	1.50%	
2 Years	$500.00	2.00%	2.00%	
3 Years	$500.00	1.75%	1.75%	
4 Years	$500.00	1.50%	1.50%	
5 Years	$500.00	1.50%	1.50%	

INDIVIDUAL RETIREMENT ACCOUNT (IRA) RATES*

Term Length	Minimum Deposit	Interest Rate	APY	Additional Information
18-Month Variable	$50.00	0.40%	0.40%	Please contact a Relationship Banker for further information about applicable fees and terms. $50.00 minimum daily balance required to obtain APY.
1 Year	$50.00	1.00%	1.00%	
2 Years	$50.00	2.00%	2.00%	
3 Years	$50.00	1.75%	1.75%	
4 Years	$50.00	1.50%	1.50%	
5 Years	$50.00	1.50%	1.50%	

CHECKING AND SAVINGS ACCOUNT RATES*

Account Type	Minimum Deposit	Interest Rate	APY	Additional Information
Opportunity Interest Checking	$1,000.00	0.02%	0.02%	Please contact a Relationship Banker for further information about applicable fees and terms. Minimum daily balance required to obtain APY must be equal to minimum deposit amount shown for each account. Christmas Club Savings and HSA: $100.00 minimum daily balance required to obtain APY.
Opportunity Preferred Checking	$2,500.00	0.03%	0.03%	
Opportunity Savings	$100.00	0.05%	0.05%	
Christmas Club Savings	$0.00	0.05%	0.05%	
Health Savings Account (HSA)	$25.00	0.08%	0.08%	

Opportunity Business Plus Checking	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Additional Information
≤ $ 9,999.99	$1,000.00	0.03%	0.03%	Please contact a Relationship Banker for further information about applicable fees and terms. $10,000.00 minimum opening deposit.
≥ $ 10,000.00	$10,000.00	0.08%	0.08%	
Opportunity Non-Profit Checking	**Minimum Daily Balance to Obtain APY**	**Interest Rate**	**APY**	**Additional Information**
≤ $ 4,999.99	$1,000.00	0.03%	0.03%	Please contact a Relationship Banker for further information about applicable fees and terms. $100.00 minimum opening deposit.
≥ $ 5,000.00	$5,000.00	0.10%	0.10%	

MONEY MARKET ACCOUNT RATES*

Opportunity Money Market	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Additional Information
≤ $ 9,999.99	$1,000.00	0.10%	0.10%	Please contact a Relationship Banker for further information about applicable fees and terms. $1000.00 Minimum Opening Deposit.
≥ $ 10,000.00	$10,000.00	0.12%	0.12%	
≥ $ 25,000.00	$25,000.00	0.15%	0.15%	
≥ $ 50,000.00	$50,000.00	0.25%	0.25%	
≥ $100,000.00	$100,000.00	0.40%	0.40%	
≥ $300,000.00	$300,000.00	0.75%	0.75%	
Opportunity Preferred Money Market	**Minimum Daily Balance to Obtain APY**	**Interest Rate**	**APY**	**Additional Information**
≤ $ 24,999.99	$1,000.00	0.15%	0.15%	Please contact a Relationship Banker for further information about applicable fees and terms. $20,000.00 Minimum Opening Deposit.
≥ $ 25,000.00	$25,000.00	0.25%	0.25%	
≥ $ 50,000.00	$50,000.00	0.35%	0.35%	
≥ $100,000.00	$100,000.00	0.40%	0.40%	
≥ $300,000.00	$300,000.00	0.65%	0.65%	
≥ $500,000.00	$500,000.00	1.00%	1.00%	

***** All Interest Rates and Annual Percentage Yields (APYs) are effective as of the date at top of page and may change after account opening.
Fees may reduce earnings on accounts.

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