

IMPORTANT UPDATE – 4/1/2023

Wesbanco Bank is growing to serve you. It is our honor to provide you with financial services to meet your needs. To provide the greatest convenience, we are updating our rules and procedures that all our customers can count on, wherever they choose to bank with Wesbanco Bank. To ensure the greatest possible clarity, we now send this notice regarding your demand deposit accounts with us.

We are modifying the way we describe our overdraft practices, among other changes. If you do not opt out of our Overdraft Honor Program, you should carefully review the Overdraft Section of your Account Agreement that is linked below as well as the additional important disclosure information related to Overdraft Honor that is also found below.

Notification of Changes in Terms to your Account Agreement

Beginning on and after June 1, 2023, your account(s) shall be governed by the terms and conditions in the enclosed Deposit Account Agreement. Continued use of your accounts after receipt of these terms and conditions shall constitute acceptance of, and agreement to, the terms and conditions of the enclosed Deposit Account Agreement and related Disclosures.

The enclosed Deposit Account Agreement will supersede and replace entirely any prior or current demand deposit account contract you may have with Wesbanco Bank.

Please review this notification for important information about changes we are making. While the enclosed Deposit Account Agreement, including all account disclosures, sets forth the full terms and conditions that will govern your depository-type account(s), please note that several important changes and updates are being made as follows:

- There have been important changes to the way we describe our overdraft practices made to the Non-Sufficient Funds and Overdrafts Section of the Account Agreement.

Our Overdraft Honor Program and overdraft policies and procedures are more fully described in the additional Notice Regarding Wesbanco Overdraft Honor Program linked below. This document contains important information you should know about the Wesbanco Overdraft Honor Program, which uses a dynamic and variable limit system to assist the Bank in determining whether to honor an item or charge a fee under this program. The overdraft limit may change as frequently as daily, between a range of \$0 and \$2,500.00 for consumer accounts and \$0 and \$3,500.00 for business accounts.

- Wesbanco Bank's Processing Order Policy, as described in the Deposit Account Agreement, is linked below for your review. This Processing Order Policy describes our processing practices and your options for overdraft protection services.
- On Page 6 of the Deposit Account Agreement, an Arbitration Clause will continue to be a contract term permitting you or Wesbanco Bank to elect to resolve any dispute by binding arbitration and not by court action. This Arbitration Clause also contains a waiver of a Class Action arbitration proceeding or civil lawsuit. If you do not want this Arbitration Clause to apply, you may decline it by mailing us at 1 Bank Plaza, Attn: Bank Operations; Wheeling, WV 26003, with a written declination notice that describes your account(s), including the accountholder's(s') names(s) and account number(s) and tells us that you are

declining to accept this Arbitration Clause. A declination notice is only effective if it is signed by all the accountholders for each account and it is sent within 30 days of the date of this Notice.

- On Page 7 of the Deposit Account Agreement, a Jury Trial Waiver will apply to this account, whereby you and Wesbanco Bank waive the right to request a jury trial in any civil lawsuit you may file against us.

You should retain this Change in Terms Notification, the enclosed Deposit Account Agreement document and the other important notices and disclosures for your records. Once effective, the enclosed Deposit Account Agreement, including all account opening disclosures, provide the legally effective terms and conditions governing your accounts, as the same are identified in the Deposit Account Agreement, at Wesbanco Bank and your use of those accounts. Please note that your continuing to use or maintain your account(s) with our Bank on or after June 1, 2023, constitutes your acceptance of the revised Deposit Account Agreement written terms. If you have any questions, visit your local branch, call our customer service professionals at 1-800-905-9043, or visit other applicable pages of this website.