



ADDENDUM TO ACCOUNT AGREEMENT – FEDNOW SERVICE

1. **The Agreement**. As the account owner of a deposit account (the “Account”) with Georgia Banking Company (“Bank”), you understand and acknowledge that the Account Agreement entered into by and between you and Bank, along with any other documents applicable to your Account, including any account opening disclosures that have been provided to you by Bank (collectively, the “Agreement”), governs the terms and conditions of your Account, all activities conducted therein, and the services provided to you by Bank.

Subpart C of Regulation J (12 CFR § 210.40 *et seq.*) and the rights, obligations, and limitations on liability contained therein (the “FedNow Service Rules”).
2. **The Addendum**. This addendum, which supplements the Agreement with respect to instant payment funds transfer services via the FedNow Service provided by the Federal Reserve Banks (the “FedNow Service”), is incorporated by reference into the Agreement and is made a part of your Account relationship with Bank (the “Addendum”). By entering into the Agreement, requesting FedNow Services from Bank, and/or initiating or receiving instant payment funds transfer services via the FedNow Service, you agree to be bound by such terms and conditions in the Agreement and this Addendum, as may be updated and amended from time to time.
3. **Compliance with FedNow Service Rules**.
 - a. If you are a party to an instant payment order sent or received through the FedNow Service, you agree that you and any payment order for a debit or credit funds transfer you initiate or receive will be subject to the rules, guidelines, standards, and procedures issued by the Board of Governors of the Federal Reserve System or any Federal Reserve Bank related to the FedNow Service for instant payments, including but not limited to Operating Circular No. 8 and
4. **General Terms of the FedNow Service**.
 - a. *[NTD: GBC to add business/marketing details of FedNow Services provided for customers to this Addendum (i.e., general terms and conditions of how the service is offered to the customer).]*
 - b. In addition to the FedNow Service Rules, and not by way of limitation, your use of the FedNow Service shall remain subject to all federal, state, and local laws, rules, regulations, requirements, regulatory guidelines and guidance, and official commentaries related to funds transfers and instant payments, including, but not limited to: (i) all applicable rules, regulations, requirements, guidelines, and commentaries issued by any governmental authority with jurisdiction over Bank or the FedNow Service; (ii) the Bank Secrecy Act and Anti-Money Laundering laws and regulations; (iii) applicable sections of the USA PATRIOT Act and its implementing regulations related to Know-Your-Customer and Customer Identification Programs; and (iv) to the extent applicable, Articles 3, 4 and 4A of the Uniform Commercial Code as currently in effect and as thereafter amended in the Code of the State of Georgia.