

This describes First County Bank's products and services. It includes:

- ❖ alternative retail deliver services along with available hours;
- ❖ loan and deposit products and services offered
- ❖ Consumer Deposit Account Schedule of Charges & Business Deposit Account Schedule of Charges that describe deposit account transaction fees

There are no material differences in the availability or cost of services offered at branches or alternative channels.

Website

First County Bank maintains a website at <https://firstcountybank.com/> that is available 24/7 (except for routine maintenance) and provides access to online banking, bank information including product and service descriptions, bank history, bank financial information, and "contact-us" capabilities via e-mail. First County Bank's website also hosts a wide range of information for customers regarding financial fraud education and protection methods that is coupled with social media fraud prevention campaigns. Consumer electronic account opening for non-customers is also offered by First County Bank through a separate online platform (eOpen).

Alternative Retail Delivery Services

Telephone Banking

Personal Representatives: (203) 462-4400 or Reception Desk/Switchboard: (203) 462-4200

- 8 person staff (6 FT including supervisor and 2 PT) available 8:30 am – 4:30 pm Monday – Friday
- General customer service information, account research, product information, funds transfer, relay calls that assist the hearing impaired, digital product and channel support and troubleshooting, etc.
- 24/7 Online banking support and debit card lost/stolen and fraud and transaction dispute support.

Automated-Phone CustomerFirst Contact Center (203) 462-4300 or (888) 525-2265

- 24-hours accessible
- Account information – deposit and basic loan account balances
- Funds transfer
- Product/service/rates/

Online Banking (Personal & Business)

- First County Online Banking (Personal & Business) – access to online banking services by Internet
- Account balance information – deposit and loan accounts
- Funds transfer
- Account history
- In session messaging
- E-Statements
- Bill payment; manage all payees and accounts
- Check Images – (On Us Checks only)
- Stop Payments– (On Us Checks only)
- ACH Origination and Wire Transfers are available for business customers only
- No-charge for Online Banking internet banking services
- Set-up account alerts on deposits, withdrawals, and account balances
- Account Opening (Personal) for existing customers or non-customers
- Person to Person electronic payment services through Zelle® (Consumer)
- Manage Debit Card Controls
- Business specific products: Cash Management services, Positive Pay, Wire Transfer Module, Remote Deposit

Capture, etc.

Mobile Banking (Personal & Business)

- All of the above functionalities are also available through mobile banking with the exception of certain business only products. The First County Bank Mobile Banking Application is available free of charge for all Apple and Android devices, and most other phone models. View account balances and activity, transfer funds between accounts, pay bills, and view check images.
- Mobile Check Deposit/Remote Deposit Capture
- Set-up account alerts on deposits, withdrawals and account balances.
- Digital Wallet Services
- Debit Card Controls
- Person to Person electronic payment services through Zelle®.

Bank by Mail & Night Drop

- 24-hour night drops at 13 facilities for night drop off transactions.
- Bank-by-Mail

Other Alternative Retail Delivery Services

- Fax – account research and other requests.
- Interstate Toll-Free number for customer service (1-800-878-1058) during banking hours and (1-888-525-2265) for after-hours information.

Email

- Customerfirst@firstcountybank.com and infoaccess@firstcountybank.com
- Customers can contact the bank and make requests or inquiries vis email.

Available Loan and Deposit Products/Services

Consumer

Real Estate Consumer Purpose Loans

Residential mortgage loans for owner occupied one to four family dwellings on existing or new structures; conventional and private mortgage insured. The Bank also offers home equity lines of credit and fixed rate second mortgages.

Fannie Mae and Freddie Mac

The Bank offers conventional loans assisting applicants in choosing the mortgage options that best suits their needs and eligibility with low down payments.

First Time Home Buyers Program

First County Bank offers a First Time Home Buyers Program. This program allows borrowers purchasing properties in low/moderate income neighborhoods in our immediate assessment area to receive a 1/8% reduction in the interest rate along with a refund of the appraisal fee at closing. In addition, for those borrowers that qualify, this program can be combined with an HDF (Housing Development Fund) second mortgage which will allow for 100% financing. The Bank's First Time Homebuyer Program is intended for borrowers who are first time homebuyers (have not owned a home in at least the prior three (3) years). Product types offered are a 30year fixed rate mortgage and an adjustable-rate mortgage, fully amortizing. Up to 97% (90% ARM) financing is offered with PMI.

Fannie Mae's HomeReady Program and Freddie Mac's HomePossible Program

For purchase (First Time Home Buyers) and refinance for loans up to regulatory limits.

Cooperative Share Mortgages

First County Bank offers cooperative share mortgages for borrowers in the First County Bank MSA only. A cooperative share mortgage is a type of real estate ownership in which residents of a multi-unit property can own shares of the corporation that owns the property. The ownership of these shares gives the owner the right to occupy a unit in the building.

Custom Term Mortgage

First County Bank offers a Custom-Term Mortgage. Custom-Term Mortgage allows borrowers to customize the term to their individual goals. Borrowers are able to select a term that best meets their budget, stay on track with their current term, and take advantage of today's low interest rate environment.

Housing Development Fund (HDF)

First County Bank is a participating member with HDF, as a sub-servicer for HDF loans where we collect monthly payments, remit to HDF and send monthly reporting. The Smart Move Program allows First-Time Homebuyers to purchase a primary residence with minimum borrower down payment contribution. We also participate with HDF on the Live Where You Work Program. First County also contributes to HDF's Revolving Loan Fund which helps to finance affordable multi-family housing in the market. We participate in the HDF's decision-making loan committee.

Consumer Loans

Closed-end installment loans (secured or unsecured), - for automobile and other personal purposes. Open-end credit loans –Credit Card, Cash Reserve Credit and Home Equity Credit Products. Collateralized loans - secured by savings accounts or certificates of deposit.

Investment Secured Line of Credit

Line of Credit to businesses and/or individuals secured by marketable securities held and managed by First County Advisors.

Business/Commercial & Non-Profit

First County Bank offers secured loans to businesses and to individuals for business purposes that offer a reasonable, supportable, and sustainable repayment source. The Bank may consider utilizing available community loan enhancements if needed, such as SBA, Connecticut Innovations, DECD programs, etc

Federal Home Loan Bank of Boston (FHLBB) Affordable Housing Program, Jobs New England Program, Equity Builder Program, Housing Our Workforce, and Lift Up Homeownership Program.

As an FHLBB Member Bank. First County Bank may participate in available programs such as the Affordable Housing Program. FHLBB programs encourage extensions of credit to community organizations for housing related causes and job creation causes. The Equity Builder Program and Housing Our Workforce Program are grants up to \$25,000 to help borrowers whose income is between 80-120% of the area median income. These funds can be used towards down payment and closing costs. The Lift Up Homeownership Program is a Special Purpose Credit Program that offers grants up to \$50,000 for people of color earning up to 120% of the area median income.

SBA Loans

First County Bank is an approved lender in the Small Business Administration Loan Guarantee Program. This program provides enhancements for qualified new and existing small business owners, who may otherwise be lacking in sufficient

financial support or historical reporting and as a result do not have access to traditional Bank offerings. First County Bank SBA programs include 504 7(a) and Express Loans. First County Bank participated in the SBA Paycheck Protection Program as part of the CARES Act, demonstrating proficiency with SBA products, Standard Operating Procedures (SOP), and key requirements.

Community Economic Development Fund

First County Bank is an investor in CEDF I, LLC regional loan pool for the Stamford/Norwalk area for loans that typically do not meet bank underwriting standards.

Connecticut Innovation Loans

First County Bank is a member of the Connecticut Innovations (CI) lending program to which there are multiple types of opportunities for loan enhancements. The programs are designed to assist lenders in providing credit to entrepreneurs where opportunities normally may not be available.

CT Innovations Capital Access for Business (CAB) Loan Guaranty program

The CT Innovations CAB program is a loan guaranty program for small entrepreneurial businesses who may be unable to obtain traditional bank financing. CAB provides the Bank with a first loss guarantee (30%-50%). The proceeds may be used for any business purpose, including working capital, equipment, facilities purchase/upgrade.

Deposit Products/Services

Consumer

First County Bank has an array of competitively priced checking, savings and money market accounts that are designed to meet a wide variety of consumer needs. First County Bank offers FirstPrize Savings™; an interest earning savings account with no monthly service charge that encourages savings by allowing customers chances to win prizes by making deposits. First County Bank also offers First Access Checking; a simple checking account with no monthly service charge provided that a \$500 daily collected available balance is maintained or if direct deposit credit transactions totaling at least \$500 post and settle within the statement cycle. In addition, our ValueAccess Checking with BaZing includes a monthly membership fee of \$7, and offers benefits including discounts, travel protection, and no monthly ATM Debit card fees. All accounts are provided debit cards without a monthly debit card fee. First County Bank also has Retirement savings products available to individuals that include Traditional IRAs and ROTH IRAs. First County Bank offers a High Yield Checking Account, an interest earning checking account with a \$500 minimum balance requirement or a \$12 monthly service charge. The High Yield Checking Account offers customers that actively utilize their account the ability to earn a higher yield interest rate on balances up to \$15,000. First County Bank also offers a checking account called MyChoice Checking. This product features no monthly service charge if at least \$1,000.00 daily collected available balance for the entire statement cycle is maintained or if the primary signer/acountholder is under the age of 25 or if a direct deposit credit transactions totaling at least \$500 post and settle within the statement cycle. In addition, this product does not offer overdraft services or charge overdraft fees. There is no ability to write checks on this account but does offer several payment alternatives such as Debit Card, Bill Pay, Zelle and ACH. Effective January 1, 2023, the Bank revised the MyChoice Checking account features to make it even more affordable by reducing the minimum opening balance to \$25.00, the monthly maintenance service charge to \$10.00, and eliminating the dormant account and inactivity fees. The new MyChoice Checking account is also intended to comply with the requirements of Connecticut Public Act No. 22-77, An Act Concerning Low-Cost Bank Accounts.

Business/Commercial/Non-Profit

First County Bank also offers a comprehensive range of business banking services to meet business cash management needs quickly and easily whether the customer is a small business or a large corporation. First County Bank's BusinessFirst Checking account is a full-service business banking account with no transaction fees, no fees for electronic monthly statements and no fees for cash deposits. There is a minimum balance of either \$2,500 in the account, or a combined relationship balance of \$50,000 to avoid a \$15 monthly fee. The Bank offers a full suite of cash management services. First County Bank offers a Fraud Protection Checking account with a flat \$20.00 monthly service charge. This account offers the same features of Business First Checking account, but it does not charge an additional fee for Positive Pay services. Other Business Banking Deposit Services include Money Market Savings Accounts, Business Check Card and Telephone Banking Services, Employee Banking Services and a Business Debit MasterCard. The Bank offers business customers Positive Pay Services, an automated fraud detection tool that helps prevent check fraud by means of a digital confirmation of checks presented for payment. There are also Zero Balance, Cash Concentration, and Insured Cash Sweep Accounts that give the opportunity to minimize idle cash, save time, and manage cash more effectively through automatic fund transfers between checking accounts. The Bank offers a Landlord/Tenant Security Deposit accounts to ensure that Landlords and Tenants have access to banking services that protect both the funds of the Tenant and the security interest of the Landlord. The number of active accounts of the Tenant Security Deposit Accounts as of 09/30/2024 is 182. The Bank also offers banking solutions for Attorneys that include Interest on Lawyers Trust Accounts (IOLTAs), Interest on Real Estate Trust Accounts (IORETA) and related cash management services. Interest earned on IOLTAs and IORETAs is transferred to the Connecticut Bar Foundation to fund the delivery of legal services to the poor and for law school scholarships. Small Business retirement products are offered such as SEPs, IRAs and KEOGHs..

First County Bank also offers a series of banking products designed to meet the unique needs of nonprofit organizations called the CommunityFirst Deposit Accounts. The CommunityFirst Deposit Accounts include a CommunityFirst Checking, Savings, and Money Market. A business credit card for nonprofits is also available and it offers credit lines, consolidated statements, management reporting, and a rewards program.

Trust & Investments/Wealth Management

- Investment, Retirement and Financial Planning
- Estate Planning & Settlement Services
- Trust Administration
- Other Services

Insurance

- Term Life Insurance – Offered through Infinex Financial GroupOsaic
- Annuities – offered through Infinex Financial GroupOsaic
- Property & Casualty Insurance – Offered through Abercrombie Burns & McKiernan

Fee/Charges & Disclosure Information

For account disclosures and schedules of charges:

<https://firstcountybank.com/online-disclosures/>

For types of savings accounts:

<https://firstcountybank.com/personal/savings-account/>

For types of checking accounts:

<https://firstcountybank.com/personal/checking-accounts/>