

CLICKSWITCH (DIRECT DEPOSIT SWITCHING) TERMS OF USE

These Terms of Use (the “Terms”) set forth the terms and conditions that govern your access and use of the CLICKSWITCH service, an automatic transaction switching service (the “Service”) provided by Academy Bank using technology and services provided by Q2 Software, Inc. , a third-party service provider, for moving, changing or setting up automatic transactions for your Academy Bank account. By enrolling in or using this Service, you agree to be bound by the Terms, as may be amended from time to time.

1. Account Switch Service.

The Service is a personal finance management service that allows you to move your automatic transactions from accounts at existing financial institutions (“Existing Financial Institutions”) to your accounts at Academy Bank, N.A. (“Academy Bank”) or set up new automatic transactions (including online payments, automated payments and direct deposits) at Academy Bank. The Service is provided to you by Academy Bank using technology and services provided by Q2 Software, Inc. (“Q2”), a third-party service provider, without charge. The terms “you” or “your” refers to you. The terms “we”, “us” or “our” refers to Academy Bank.

2. Privacy and Personal Information.

We care about the privacy of our users. You understand that by using the Service you consent to the collection, use and disclosure of your personally identifiable information and other information as set forth in our Privacy Policy, and to have such information collected, used, transferred to and processed in the United States. Neither Q2 nor Academy Bank can guarantee that unauthorized third parties will never be able to defeat our security measures. You acknowledge that you provide your information at your own risk.

3. Account Information from Existing Financial Institutions.

With the Service, you may direct Academy Bank to retrieve your information, including without limitation, data, username and other content (“Account Information”), maintained online by Existing Financial Institutions with which you have customer relationships, maintain accounts or engage in financial transactions. We will not access the passwords, PIN and log-in information for your accounts with Existing Financial Institutions. Q2 works with one or more online financial service providers (“Third Party Providers”) under contract to access this Account Information. By using this feature of the Service, you expressly authorize us and such Third-Party Providers to access and use this Account Information for purposes of providing the Service. We make no effort to review Account Information for any purpose, including but not limited to accuracy, legality, or non-infringement. Academy Bank, Q2 and its Third-Party Providers cannot always foresee or anticipate technical or other difficulties which may result in failure to obtain Account Information or loss of Account Information, personalization settings, or other service interruptions. We cannot and do not assume responsibility for the timeliness, accuracy, deletion, non-delivery, or failure to store any Account Information, communications, or personalization settings. For example, when displayed through the Service, Account Information is only as current as the session in which it is accessed, which reflects

when the Account Information is obtained from the Existing Financial Institutions. Such Account Information may be more up to date when obtained directly from the relevant Existing Financial Institutions. You can refresh your Account Information through the Service, in the manner prescribed in the associated instructions.

4. Your Responsibilities and Agreements.

You may not access or use the Service if you are not of legal age to form a binding contract with Academy Bank. If you access or use the Service, you represent that you have the capacity to be bound by these Terms. You agree (i) you will not use the Service for any purpose that is unlawful or is not permitted, expressly or implicitly, by these Terms or by any applicable law or regulation, (ii) that use of the Service is at your sole risk, that any material and/or data downloaded or otherwise obtained through the use of the Service is at your own discretion and risk and that you will be solely responsible for any damages, including without limitation damage to your computer system or loss of data that results from the download of such material and/or data, (iii) you will not use the Service in a European Union Member State, (iv) you are not a citizen of a European Union Member State, and (v) to use the Service only for permitted uses described in Section 6 and otherwise in accordance with the Terms and any on-line user instructions. Accurate records enable us to provide the Service to you. In order to use the Service, you must provide true, accurate, current and complete Account Information about your accounts maintained at Existing Financial Institutions, as requested in our “add account” setup forms, and you may not misrepresent your Account Information. In order for the Service to function effectively, you must also keep your Registration Information (as defined below) up to date and accurate. If you do not do this, the accuracy and effectiveness of the Service to you will be affected.

5. Protecting Your Registration Information.

You agree and understand that you are responsible for maintaining the confidentiality of your password, which, together with your login ID, allows you to access the Service. That login ID and password, together with your email address and any mobile number or other contact information you provide from your “Registration Information.” It is your responsibility to update or change your Registration Information, as appropriate. Notices will be provided in HTML (or, if your system does not support HTML, in plain-text) in the content of the e-mail or through a link to the appropriate page on our site, accessible through any standard, commercially available internet browser. If you become aware of any unauthorized use of your Registration Information, you agree to notify Academy Bank immediately at (877)712-2265.

6. Your Use of the Service.

You may access and use the Service solely for the purpose of facilitating the transfer of your automatic transactions (including online payments, automated payments and direct deposits) from accounts at Existing Financial Institutions to your accounts at Academy Bank, or to perform the initial setup of your automatic transactions (including online payments, automated payments and direct deposits) at Academy Bank. You may download or print a copy of the information provided on the Service for your personal, internal, and non-commercial use only. Any distribution, reprint, or electronic reproduction of any content from the Service as a whole or in part for any other purpose is expressly prohibited without our prior written consent. Your access and use of the Service may be

interrupted from time to time for several reasons, including, without limitation, the malfunction of equipment, periodic updating, maintenance or repair or other actions that Academy Bank or Q2, in their sole discretion, may elect to take.

7. Use with Your Access Device.

Use of this Service may be available through your computer or access device, and Internet provider. You agree that you are solely responsible for any requirements, including any applicable changes, updates and fees or terms of your access device and telecommunications provider. Academy Bank MAKES NO WARRANTIES OR REPRESENTATIONS OF ANY KIND, EXPRESS, STATUTORY OR IMPLIED AS TO: (i) THE AVAILABILITY OF TELECOMMUNICATION SERVICES FROM YOUR PROVIDER AND ACCESS TO THE SERVICE AT ANY TIME OR FROM ANY LOCATION; (ii) ANY LOSS, DAMAGE, OR OTHER SECURITY INTRUSION OF THE TELECOMMUNICATION SERVICES; AND (iii) ANY DISCLOSURE OF INFORMATION TO THIRD PARTIES OR FAILURE TO TRANSMIT ANY DATA, COMMUNICATIONS OR SETTINGS CONNECTED WITH THE SERVICE.

8. Online Alerts.

Academy Bank may, from time to time, provide automatic alerts and voluntary account-related alerts to inform you of the status of the account and transaction switch service. By providing us with your e-mail address, you agree to receive all required notices electronically, to that e-mail address.

Electronic alerts will be sent to the email address you have provided as your primary email address for the Service. If your email address or your mobile device's email address changes, you are responsible for informing us of that change. Changes to your email address will apply to all of your alerts. Because alerts are not encrypted, we will never include your password. However, alerts may include your login ID and some information about your accounts. Anyone with access to your email will be able to view the content of these alerts. At any time, you may disable future alerts. Automatic alerts may be sent to you following certain changes made online to your account, such as a change in your Registration Information. We may, from time to time, provide automatic alerts and voluntary account-related alerts. Voluntary account alerts may be turned on by default as part of the Service. They may then be customized, deactivated, or reactivated by you. These alerts allow you to choose alert messages for your accounts. We may add new alerts from time to time or cease to provide certain alerts at any time upon its sole discretion. Each alert has different options available, and you may be asked to select from among these options upon activation of your alerts service. You understand and agree that any alerts provided to you through the Service may be delayed or prevented by a variety of factors. We endeavor to provide alerts in a timely manner with accurate information. However, we neither guarantee the delivery nor the accuracy of the content of any alert. You also agree that Academy Bank shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you or any third party in reliance on an alert.

9. Disclaimer of Representations and Warranties.

THE CONTENT AND ALL SERVICES AND PRODUCTS ASSOCIATED WITH THE SERVICE OR PROVIDED THROUGH THE SERVICE ARE PROVIDED TO YOU ON AN "AS-IS" AND "AS AVAILABLE" BASIS. ACADEMY BANK MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR

IMPLIED, AS TO THE CONTENT OR OPERATION OF THE SERVICE. YOU EXPRESSLY AGREE THAT YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. WE MAKE NO REPRESENTATIONS, WARRANTIES OR GUARANTEES, EXPRESS OR IMPLIED, REGARDING THE ACCURACY, RELIABILITY OR COMPLETENESS OF THE CONTENT OR OF THE SERVICE, AND EXPRESSLY DISCLAIMS ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, TITLE OR FITNESS FOR A PARTICULAR PURPOSE. WE MAKE NO REPRESENTATION, WARRANTY OR GUARANTEE THAT THE CONTENT THAT MAY BE AVAILABLE THROUGH THE SERVICE IS FREE OF INFECTION FROM ANY VIRUSES OR OTHER CODE OR COMPUTER PROGRAMMING ROUTINES THAT CONTAIN CONTAMINATING OR DESTRUCTIVE PROPERTIES OR THAT ARE INTENDED TO DAMAGE, SURREPTITOUSLY INTERCEPT OR EXPROPRIATE ANY SYSTEM, DATA OR PERSONAL INFORMATION.

10. Not a Financial Planner, Broker or Tax Advisor.

NEITHER ACADEMY BANK NOR THE SERVICE IS INTENDED TO PROVIDE LEGAL, TAX OR FINANCIAL ADVICE. WE ARE NOT A FINANCIAL PLANNER, BROKER OR TAX ADVISOR. The Service is intended only to assist you in your transferring of automatic transaction processing between your Existing Financial Institutions and Academy Bank. Your personal financial situation is unique, and any information and advice obtained through the Service may not be appropriate for your situation. Accordingly, before making any final decisions or implementing any financial strategy, you should consider obtaining additional information and advice from your accountant or other financial advisers who are fully aware of your individual circumstances.

11. Power of Attorney.

For purposes of these Terms and solely to provide to you the Service, you grant Academy Bank a limited power of attorney, and appoint us as your attorney-in-fact and agent, to (i) access Existing Financial Institutions' sites, Academy Bank's sites, employer sites, benefits provider sites, and payroll provider sites, (ii) retrieve and use your Account Information, and (iii) process the transfer of your automatic transactions from accounts at Existing Financial Institutions to your accounts at Academy Bank, in each case with the full power and authority to do and perform each thing necessary in connection with such activities, as you could do in person. YOU ACKNOWLEDGE AND AGREE THAT WHEN WE ARE ACCESSING AND RETRIEVING ACCOUNT INFORMATION FROM EXISTING FINANCIAL INSTITUTIONS' SITES, WE ARE ACTING AS YOUR AGENT, AND NOT AS THE AGENT OF OR ON BEHALF OF THE EXISTING FINANCIAL INSTITUTIONS. You understand and agree that the Service is not sponsored or endorsed by any third parties accessible through the Service.

12. Feedback.

You agree that Academy Bank and/or Q2 may use your feedback, suggestions, or ideas in any way, including future modifications to the Service, other products or services, advertising, or marketing materials. You grant us a perpetual, worldwide, fully transferable, sub licensable, irrevocable, fully paid-up, royalty free license to use the feedback you provide to us in any way. Academy Bank will not sell, publish, or share your feedback in a way that could identify you without your explicit permission.

13. Intellectual Property Rights.

The contents of the Service, including its “look and feel” (e.g. text, graphics, images, logos and button icons), photographs, editorial content, notices, software (including html-based computer programs) and other materials are protected under both United States and other applicable copyright, trademark and other laws. The Service and its contents, including its look and feel, software, and related materials, are owned by or licensed to Academy Bank by Q2 Software, Inc. (“Q2”). Q2 retains ownership of its proprietary technology, and Academy Bank uses such technology pursuant to its agreement with Q2 to offer the Service to our customers. No reproduction, distribution, or transmission of the copyrighted materials of the Service is authorized without the prior written permission of us or Q2, except as expressly authorized by these Terms.

14. Access and Interference. You agree that you will not:

- Use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor the Service or any portion of the Service, without Academy Bank’s express written consent, which may be withheld in our sole discretion.
- Use or attempt to use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search the Service, other than the search engines and search agents available through the Service and other than generally available third-party web browsers (such as Microsoft Explorer.)
- Post or transmit any file which contains viruses, worms, Trojan horses or any other contaminating or destructive features, or that otherwise interfere with the proper working of the Service.
- Attempt to decipher, decompile, disassemble, or reverse-engineer any of the software comprising or in any way making up a part of the Service.

15. Limitations on Liability.

ACADEMY BANK SHALL IN NO EVENT BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY THIRD PARTY, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, LIQUIDATED OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFIT, REVENUE OR BUSINESS, ARISING IN WHOLE OR IN PART FROM (I) YOUR ACCESS OR USE OF THE SERVICE OR THESE TERMS, (II) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE, (III) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS OR OTHER INACCURACIES IN THE SERVICES, (IV) ANY LATE PAYMENTS, PENALTIES OR OTHER LIABILITIES YOU MAY INCUR AS A RESULT OF MISSED OR LATE PAYMENTS THAT OCCUR IN CONNECTION WITH YOUR USE OF THE SERVICE, INCLUDING FAILURE BY A BILLING ENTITY TO SWITCH YOUR ACCOUNTS, OR (V) UNAUTHORIZED ACCESS TO OR ALTERATION OR LOSS OF YOUR TRANSMISSIONS OR DATA, IN EACH CASE EVEN IF ACADEMY BANK HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THESE TERMS, ACADEMY BANK AGGREGATE LIABILITY TO YOU FOR ANY CAUSE WHATEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO \$100.00 (ONE HUNDRED UNITED STATES DOLLARS).

16. Your Indemnification of Academy Bank.

You agree to defend, indemnify and hold harmless Academy Bank, its parents, subsidiaries, agents, affiliates, customers, vendors, officers and employees, from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses (including reasonable attorney's fees and cost) arising from: (i) your use of and access to the Service, or any information that is submitted via your Registration Information; (ii) your violation of any term of these Terms; (iii) your violation of any third-party right, including without limitation any right of privacy or intellectual property rights; or (iv) your violation of any applicable law, rule, or regulation. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you agree to cooperate with us in asserting any available defenses.

17. Modifications.

Academy Bank may modify these Terms from time to time at its sole discretion. These Terms, and any changes to these Terms, will be posted in the Academy Bank Digital Banking experience under Resources. You are deemed to accept and agree to be bound by any changes to these Terms as of the date when you next access or use the Service after those changes are posted.

18. Termination of your account and the Service.

Academy Bank may terminate or suspend your access and use of the Service in whole or in part and/or your Service account immediately, without prior notice or liability, for any reason or for no reason, including without limitation, if you breach any of the terms or conditions of these Terms. Upon termination of your Service account, your right to use the Service will immediately cease. If you wish to terminate your Academy Bank account CLICKSWITCH Service, you may call (877)712-2265 or send us a request through Secure Messages within Digital Banking. All provisions of these Terms, which by their nature should survive termination, shall survive termination, including, without limitation, ownership provisions, warranty of disclaimers, indemnity, and limitations of liability.

19. Governing Law.

These Terms, and your relationship with Academy Bank under these Terms, shall be governed by the laws of the State of Missouri without regard to its conflict or choice of law provisions. Further, you and we agree to the jurisdiction of the state and federal courts of Missouri to resolve any dispute, claim, or controversy that relates to or arises in connection with these Terms or your use of or access to the Services.

20. Waiver of Jury Trial and Class Action Waiver.

YOU ACKNOWLEDGE AND UNDERSTAND THAT, WITH RESPECT TO ANY DISPUTE WITH ACADEMY BANK OR EITHER OF THEIR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR AFFILIATES, ARISING OUT OF OR RELATING TO YOUR ACCESS OR USE OF THE SERVICE OR THESE TERMS, YOU HEREBY WAIVE YOUR RIGHT TO HAVE A TRIAL BY JURY. In addition, we and you agree that we and you will resolve any disputes, claims, or controversies on an individual basis, and that any claims brought under these Terms and/or in connection with the Service will be brought in an individual capacity, and not on behalf of, or as part of, any purported class, consolidated, or representative proceeding. We and you further agree that we and you shall not participate in any consolidated, class, or

representative proceeding (existing or future) brought by any third party arising under these Terms and/or in connection with the Service. If any court or arbitrator determines that the class action waiver set forth in this section is void or unenforceable for any reason or that arbitration can proceed on a class basis, then the disputes, claims, or controversies will not be subject to arbitration and must be litigated in the state or federal courts located in Missouri.

21. Assignment.

These Terms and your access and use of the Service are not assignable, transferable, or sublicensable by you except with Academy Bank's prior written consent. We may transfer, assign, or delegate these Terms and its rights and obligations without consent.

22. Miscellaneous.

If any portion of these Terms is deemed unlawful, void or unenforceable by any arbitrator or court of competent jurisdiction, these Terms as a whole shall not be deemed unlawful, void or unenforceable, but only that portion of these Terms that is unlawful, void or unenforceable shall be stricken from these Terms. If Academy Bank does not exercise or enforce any legal right or remedy which is contained in these Terms (or which Academy Bank has the benefit of under any applicable law), this will not be taken to be a formal waiver of Academy Bank's rights and that those rights or remedies will still be available to Academy Bank. All covenants, agreements, representations, and warranties made in these Terms shall survive your acceptance of these Terms and the termination of these Terms. These Terms represent the entire understanding and agreement between you and Academy Bank regarding the subject matter of the same and supersede all other previous agreements.

23. Consent to Use of Electronic Communications with the Service

Academy Bank using technology and services provided by Q2 Software, Inc. ('Q2'), a third-party service provider, offers users of the ClickSWITCH services (the "Services") the capability to initiate certain financial Transactions, as defined below, through the Services. In order to provide your information in connection with such Transactions electronically instead of on paper, the Electronic Signatures in Global and National Commerce Act (ESIGN Act) and other applicable laws require us to obtain your advance consent electronically. We also need your general consent to use electronic records and signatures in our relationship with you relating to Transactions. You must consent in order to proceed with Transactions electronically.

In this Consent, "Transaction" means each instruction to authorize a direct deposit to, or an automatic payment from, an Academy Bank account using the Services. "Communication" means each disclosure, notice, acknowledgment, agreement, record, document, or other information related to a Transaction. "You" and "your" means the individual providing consent, whether that person is the account holder, joint account owner, or an individual legally authorized to act on their behalf.

Scope of Consent

Your consent applies to any Communications we provide to you or that you sign or agree to or submit at our request in connection with the Services. Your consent only applies to the Services; it does not apply to any other business you may conduct with Academy Bank.

How to access or request paper copies

After you have consented to receive Communications from us electronically with respect to a Transaction, a copy of the Communications related to a Transaction will be sent to you by email. If you do not provide an email address, you may still access Communications by logging into the Service and viewing your account. You may access, save to your computer, and/or print a copy of the Communications you receive by email or view through the Services. You may also request, at any time, a paper copy of any electronic Communications by contacting Academy Bank at (877)712-2265. We will notify you at that time if there is a charge for providing paper copies of electronic communications. There is a fee as disclosed in the Deposit Agreement for certain documents related to your Academy Bank account.

How Communications will be sent to you electronically

With respect to each Transaction, we will send you Communications or request your signature or agreement electronically through the Services when you initiate the Transaction.

How to advise us of your new e-mail address

In connection with providing Communications electronically, we must maintain information about how to contact you electronically. If there are any changes in your contact information that would impact our ability to contact you electronically (such as a change in email address), telephone Academy Bank at (877)712-2265.

System Requirements

To receive and review electronic Communications within the Services, you must have access to:

- an active e-mail address;
- a Current Version (defined below) of the software capable of initiating a transaction;
- a Current Version of an Internet browser we support;
- a connection to the Internet;
- a Current Version of a program that accurately reads and displays PDF files; and
- a computer and an operating system capable of supporting all the above. You will also need a printer if you wish to print and retain records on paper, and electronic storage if you wish to retain records in electronic form. If you have trouble printing or storing records, contact us at (877) 712-2265 for help.

By "Current Version," we mean a version of the software application that is currently being supported by its publisher. From time to time, we may offer services or features that require your computer or software applications to be configured in a particular way. If we detect that your computer or software applications are not properly configured, we will provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of a

software application if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with a Transaction.

If our Services requirements change, and that change would create a material risk that you would not be able to access or retain electronic communications, we will give you notice of the revised requirements. Continuing to use electronic communications and electronic agreements in connection with a Transaction after receiving notice of the change is a reaffirmation of your consent.

Your consent:

By clicking the “I have read and accept the Terms of Use” box and selecting the Continue button, you confirm that:

1. You can access, have read and understand the Terms of Use; and
2. You have the minimum hardware and software applications described above; and
3. You consent to the use of electronic communications and electronic records and signatures in connection with a Transaction.

Contact.

Please contact us at (877)712-2265 with any questions regarding these Terms of Use.

Last Update.

These Terms were last updated on June 22, 2026.