Commitment Letter — Additional Statements and Acknowledgments

1. Nature of This Commitment. My commitment to attend the Program is a statement of good-faith intent. It does not create a legal obligation to attend, and there is no penalty for missing sessions. However, I understand that the acknowledgments, disclaimers, and releases in Sections 2 through 12 are binding. I also understand that the Bank relies on them in admitting me to the Program.

2. Participant Contact Information Consent. I consent to the Bank sharing my name, my business name, and my business phone number and email address with other participants in my cohort. This sharing is for professional networking, business communications, and potential collaboration. The Bank will not share my account information or my status as a Bank customer. I agree to use other participants' contact information only for these purposes and not to sell or distribute it. I may withdraw this consent by written notice to the Bank. Withdrawal will not affect information already shared.

☐ Yes, I consent ☐ No, I do not consent

3. No Commitment to Lend. Participation in the Program is not an application for credit. It is not a commitment to provide, or a guarantee of approval of, any loan, credit, financing, or other product or service. All credit requests remain subject to the Bank's standard application, underwriting, and approval process. Participation is not required to obtain any Bank product or service. Choosing not to participate, or not completing the Program, will not affect any request I make to the Bank.

4. Educational Purposes Only; Not Professional Advice. All Program content, materials, and presentations are general educational information. This includes content from Bank personnel and guest speakers. It is not legal, tax, accounting, investment, or financial advice for my particular business. I am responsible for consulting my own professional advisors before acting on any information presented. Guest speakers' views are their own. The Bank does not endorse any guest speaker or any third-party product or service mentioned in the Program.

5. Independent Dealings Among Participants. The Program may give me the opportunity to meet and do business with other participants, guest speakers, and attendees. Any business relationship, transaction, contract, referral, or scope of work between me (or my business) and any such person is entered into independently, at my sole discretion and risk. The Bank is not a party to any such arrangement. The Bank does not vet, endorse, recommend, or guarantee any participant, including the quality of their goods or services, their financial condition, their licensure, or their performance. I am solely responsible for my own due diligence.

6. Bank Employees Participating as Business Owners. A Bank employee who attends the Program as a participant on behalf of his or her own small business participates solely in that capacity. That employee does not act as an agent or representative of the Bank. Such a participant has no authority to bind the Bank, to make or communicate credit decisions or commitments, or to speak on the Bank's behalf. The Bank is not affiliated with, and is not responsible for, that participant's business or any transaction involving it.

7. Confidentiality of Discussions. Information I share during sessions may be heard by other participants and guests, and the Bank cannot guarantee its confidentiality. I should not disclose information I

consider confidential or proprietary. I agree to respect the business information other participants share.

8. RELEASE. TO THE FULLEST EXTENT PERMITTED BY LAW, I, ON BEHALF OF MYSELF AND MY BUSINESS, RELEASE THE BANK, ITS PARENT COMPANY, ITS AFFILIATES, AND EACH OF THEIR DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS, AND AGREE NOT TO HOLD THEM LIABLE FOR ANY CLAIM, LOSS, DAMAGE, DISPUTE, OR OBLIGATION ARISING FROM OR RELATING TO: (a) ANY RELATIONSHIP OR TRANSACTION DESCRIBED IN SECTIONS 5 OR 6; (b) MY USE OF OR RELIANCE ON ANY PROGRAM CONTENT; OR (c) INFORMATION I VOLUNTARILY SHARE WITH OTHER PARTICIPANTS.

9. ASSUMPTION OF RISK AND RELEASE OF INJURY CLAIMS. I UNDERSTAND THAT ATTENDING PROGRAM EVENTS INVOLVES ORDINARY RISKS. THESE INCLUDE SLIPS, TRIPS, AND FALLS, AND RISKS RELATED TO FOOD AND REFRESHMENTS SERVED. I VOLUNTARILY ASSUME THOSE RISKS. TO THE FULLEST EXTENT PERMITTED BY LAW, I, ON BEHALF OF MYSELF, MY BUSINESS, AND MY HEIRS AND PERSONAL REPRESENTATIVES, RELEASE THE BANK, ITS PARENT COMPANY, ITS AFFILIATES, AND EACH OF THEIR DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS FROM ANY CLAIM FOR PERSONAL INJURY, ILLNESS, DEATH, OR PROPERTY DAMAGE ARISING FROM MY ATTENDANCE AT OR PARTICIPATION IN THE PROGRAM. THIS RELEASE INCLUDES CLAIMS ARISING WHILE I AM ON THE BANK'S PREMISES, PARKING AREAS, OR ELEVATORS. I EXPRESSLY INTEND THAT THIS RELEASE APPLY EVEN IF THE INJURY, ILLNESS, DEATH, OR DAMAGE IS CAUSED IN WHOLE OR IN PART BY THE NEGLIGENCE OF THE BANK OR ANY OTHER RELEASED PARTY. THIS RELEASE DOES NOT APPLY TO GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT.

10. Photographs and Media (optional). I consent to the Bank's use of photographs, video, my name, and my business name taken or collected during Program events. The Bank may use them in its marketing and social media without compensation to me.

☐ Yes, I consent ☐ No, I do not consent

11. Program Changes and Conduct. The Bank may modify the Program's schedule, content, speakers, or location, or cancel the Program, at any time. The Bank may remove any participant whose conduct is inconsistent with Program guidelines, including disruptive or unwelcome solicitation of other participants.

12. Authority. If I sign on behalf of a business, I represent that I am authorized to bind that business to these acknowledgments.

Participant Acknowledgment - Acknowledged electronically during registration. No additional signature is required.