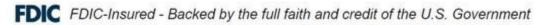
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FUNDS AVAILABILITY POLICY CHANGE IN TERMS NOTICE

Dear Valued Customers:

Due to changes in Federal Regulation CC, the amount of funds that must be made available to you will be changing effective <u>July 1, 2025</u>. Depending on the type of check you deposit, your funds may not be available until the second business day after the day we receive your deposit. Beginning <u>July 1, 2025</u>, the first \$275 of your deposits, however, will be available on the first business day after the day we receive your deposit. This is a change from the \$225 that must currently be made available on the first business day after the day we receive your deposit.

In addition, the following changes also apply to those funds you deposit by check which may be delayed for a longer period:

— You deposit checks totaling more than \$6,725 on any one day. This is a change from the current amount of \$5,525.

— You are a new customer and the account is still within the first 30 days from account opening. For a new account, funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.

✤ For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit. This is a change from the current amount of \$5,525.

If we delay availability on a deposit, we will provide a notice of delayed availability to you promptly. Should you have any questions, please do not hesitate to contact the Bank. You may find contact information for each branch via <u>https://www.bocusa.com/contact-us</u>.

Sincerely,

BANK OF CHINA USA

New York Branch 1045 Ave. of the Americas New York, NY 10018 http://www.bocusa.com Tel: 212-935-3101 (Member of FDIC) Queens Branch 42-35 Main Street Flushing, NY 11355 http://www.bocusa.com 212-925-2355 (Member of FDIC) Los Angeles Branch 444 South Flower St. 39th Fl Los Angeles, CA 90071 http://www.bocusa.com 213-688-8700 (<u>Non-Member</u> of FDIC) Chicago Branch 111 S. Wacker Drive, Suite 4800 Chicago, IL 60606 http://www.bocusa.com 312-506-8688 (<u>Non-Member</u> of FDIC)