



## Safe Deposit Box Lease Terms Summary of Changes

Effective September 1, 2026

<b>Section: Safe Deposit Box Lease Terms</b>
<p><b>Current:</b> Not included</p> <p><b>New:</b> This Agreement contains dispute resolution provisions — including an arbitration agreement, class action waiver, and jury trial waiver — that affect your legal rights. In arbitration, there may be less discovery and appellate review than in court. Please review these provisions carefully.</p>
<b>Section: Class Action Waiver and Jury Trial Waiver</b>
<p><b>Current:</b> Not included</p> <p><b>New:</b> You and we each agree that any proceeding, whether in arbitration or in court, will be conducted only on an individual basis and not in a class, collective, consolidated, private attorney general, or representative action. You and we agree to waive any right to bring or to participate in such an action in arbitration or in court to the fullest extent permitted by applicable law. Notwithstanding the foregoing, the parties retain the right to participate in a class-wide settlement.</p>
<b>Section: Jurisdiction</b>
<p><b>Current:</b> Not included</p> <p><b>New:</b> If the Arbitration Agreement is ever deemed unenforceable or void, or a dispute between the parties is not subject to arbitration, or for any actions to enforce the Arbitration Agreement or seek entry of judgment on any arbitration award, then, except for disputes brought in small claims court, the parties irrevocably consent to the exclusive jurisdiction of the state or federal courts in the state whose laws govern your account, without regard to conflict of laws principles.</p>
<b>Section: Safe Deposit Box Fees</b>
<p><b>Current:</b></p> <ul style="list-style-type: none"><li>• Emergency drilling (less than 3 business days' notice): \$175 minimum</li><li>• Non-emergency drilling (minimum of 3 business days' notice): \$125 minimum</li></ul> <p><b>Updated:</b> Drill Fee: \$200</p>

**Section: Deposit Account and Automatic Debit requirements**

**Current:** Not included

**New:** During the term of the lease, at least one lessee leasing the safe deposit box is required to have a Wells Fargo checking or savings account and consent and preauthorize us to automatically pay or deduct the annual rent, taxes, if applicable, or fees as defined in the Safe Deposit Box Fee Schedule from any deposit account(s) held in your name.

**Section: Rent**

**Current:** Your initial rent is stated in the Lease Agreement. We may change the rent for subsequent terms prior to the beginning of each renewal term by providing written notice at least thirty (30) days prior to the start of the subsequent term. You consent to the new rent if you do not close the Box prior to the start of the subsequent term.

**Updated:** Your initial rent is stated in the Lease Agreement. We may change the rent for subsequent terms prior to the beginning of each renewal term by providing written notice prior to the start of the subsequent term. You consent to the new rent if you do not terminate your lease agreement prior to the start of the subsequent term.

**Section: Prohibited Contents and Access**

**Current:** Not Included

**New:** You further agree the Box will not be used, directly or indirectly, in any manner that would cause Wells Fargo to be in violation of any applicable sanctions and anti-money laundering laws or regulations. You shall not, directly or indirectly through any person acting on your behalf or authorized by you, store with Wells Fargo any funds, assets, or other property that are subject to blocking, reporting or other actions under such laws or regulations.

**Current:** Not included

**New:** If Wells Fargo determines, in its sole discretion, that you or someone with access acting on your behalf may be in breach of this clause, then Wells Fargo may immediately block, report or take any other action it deems necessary to comply with such laws or regulations, including but not limited to denying access to, or freezing or securing, the Box and its contents, and terminating the Lease Agreement without prior notice.

**Current:** You agree to indemnify and hold us harmless from all claims, losses, judgments and expenses (including attorney's fees and legal costs) we may incur as a result of you placing any prohibited contents in your Box, including any actions we may take with respect to such prohibited contents...

**Updated:** You agree to indemnify and hold us harmless from all claims, losses, judgments and expenses (including attorney's fees and legal costs) we may incur as a result of you placing any prohibited contents in your Box, including any actions we may take with respect to such prohibited contents, or breaching your agreement not to use the Box, directly or indirectly, in any manner that would cause Wells Fargo to be in violation of any applicable sanctions and anti-money laundering laws or regulations...

### Section: Wells Fargo's Duty and Limitation of Liability

**Current:** ...You and your authorized agents must comply with our Box access procedures and agree we may deny access to the Box in the event of any failure to comply with our procedures (which we may periodically change).

**Updated:** ...You and your authorized agents must comply with our Box access procedures and agree we may deny access to the Box in the event of any failure to comply with our procedures (which we may periodically change without prior notice).

### Section: Termination of Lease Agreement by You

**Current:** You may terminate the Lease Agreement and close the Box at any time. You must remove the Box contents, return the Box keys, pay any sums you owe under the Lease Agreement and Lease Terms ("Unpaid Sums"), and sign any document we require. If you terminate the Lease Agreement and close the Box before the expiration of a term, we will refund any unused rent.

**Updated:** You may terminate the Lease Agreement and close the Box at any time. You must remove the Box contents, return the Box keys, pay any sums you owe under the Lease Agreement and Lease Terms ("Unpaid Sums"), and sign any document we require.

### Section: Termination of Lease Agreement by Wells Fargo

**Current:** We may terminate the Lease Agreement if (a) you do not pay the rent for the next term when it becomes due and (b) you do not have another Active Banking Relationship with us ("Termination Conditions"). If your rent becomes past due, we will provide you with a written notice of past due rent. If you fail to pay all Unpaid Sums after having been given notice and the Termination Conditions are satisfied, we will force open the Box, remove your contents, and store them pursuant to applicable law. For this purpose, "Active Banking Relationship" means that you currently have at least one Wells Fargo checking, savings, or other bank account that is not deemed inactive. An account is deemed inactive if you have had no contact or activity with us regarding the account, and have had no transactions in the account, for a period of 36 months. An open mortgage, auto loan, credit card, or personal loan account with us that is in good standing is also considered to be an Active Banking Relationship.

**Updated:** We may terminate the Lease Agreement if any of our Lease Conditions are not met. Our Lease Conditions require rental fees to be current and for at least one lessee to have an Active Banking Relationship set up to automatically pay or deduct the annual rent, taxes, if applicable, or fees as defined in the Safe Deposit Box Fee Schedule. "Active Banking Relationship" means that you currently have at least one active Wells Fargo checking or savings account. An account is deemed active if there has been contact, activity, or transactions on the account in the past 36 months. All references to lessee herein, include both individual and non-individual entities as lessee.

**Current:** Not included

**New:** Written notice will be provided to you if the Lease Conditions are not met. If, after notice, the Lease Conditions continue to be unmet, the lease will be terminated and we will force open the Box, remove your contents, and store them pursuant to applicable law.

**Current:** If Wells Fargo determines in its sole discretion that health or safety risks exist, you agree that we may remove the contents from the Box and store them pursuant to applicable law with less than 30 days' written notice. In such event, we will attempt to provide notice to you prior to entry. If that is not possible, will provide notice to you within a reasonable time period.

**Updated:** If Wells Fargo determines in its sole discretion that health or safety risks exist, you agree that we may terminate the Lease Agreement and remove the contents from the Box and store them pursuant to applicable law with less than 30 days' written notice. In such event, we will attempt to provide notice to you prior to entry. If that is not possible, will provide notice to you within a reasonable time period.

**Current:** We may also terminate the Lease Agreement and close the Box at any time in our sole discretion, even if the Termination Conditions are not met, by providing you, a co- lessee, agent or legal representative at least 30 days' prior written notice at the address of record for your Box. In that event, you agree (by the date specified in the notice) to remove the Box contents, return the Box keys and pay any Unpaid Sums. If you fail to remove the Box contents by the date specified in the notice, you agree we may force open the Box, remove the contents and store them pursuant to applicable law. You will not be responsible for the rent after the termination of the Lease Agreement. If we terminate the Lease Agreement before expiration of a term, we will refund any unused rent.

**Updated:** We may also terminate the Lease Agreement and close the Box at any time in our sole discretion, even if the Termination Conditions are not met, by providing you, a co- lessee, agent or legal representative prior written notice at the address of record for your Box. In that event, you agree (by the date specified in the notice) to remove the Box contents, return the Box keys and pay any Unpaid Sums. If you fail to remove the Box contents by the date specified in the notice, you agree we may force open the Box, remove the contents and store them pursuant to applicable law. You will not be responsible for the rent after the termination of the Lease Agreement.

#### **Section: Assignment or Use By Non-Lesseees Prohibited**

**Current:** You may not assign or transfer your interest in this Agreement. You may not allow a non-lessee to use the Box for any purpose. You may not give (1) any access device that provides you with access or that monitors access to that portion of the facility in which the Box is located or (2) the key(s) to the Box to a non-lessee unless authorized in writing by the Bank.

**Updated:** You may not assign or transfer your interest in this Agreement. You may not allow a non-lessee to use the Box for any purpose

#### **Section: Providing Statements and Notices**

**Current:** We will mail, send electronically or otherwise make available to you an annual renewal statement reflecting the rent and any fees and charges due. We may also bill you for fees and charges, other than rent, when they are incurred. We will send all statements and notices to the postal or email address associated with your Box.

**Updated:** We will mail, send electronically or otherwise make available to you an annual renewal statement reflecting the rent and any fees and charges due. We may also bill you for fees and charges, other than rent, when they are incurred. We will send all statements and notices to either

the postal address or email address or by adding a message on your Wells Fargo deposit statement associated with your Box.

**Section: Special Conditions Regarding Access to the Box**

**Current:** You may not add any additional lock or physical barrier to your Box. We can restrict access to your Box for any reason, including past due rent and fees, information we receive in legal orders and legal process documents related to your Box (“Legal Documents”), our inability to verify your identity at the time you request entry, our obligations or rights under any applicable law or unexpected circumstances (natural or manmade) beyond our control. If we incur any fees or expenses (including attorney’s fees and legal costs) in responding to Legal Documents, we may charge those costs to any deposit account you maintain with us. If more than one person leases your Box, we may treat all Box contents as belonging to the person(s) identified in the Legal Documents.

**Updated:** The Bank may set the hours for accessing your Box and shall have the right to change these hours from time to time without notice. The Bank reserves the right to limit usage of the viewing rooms, and may request you to set an appointment, in order to accommodate other customer(s) and/or Bank business needs. You may not add any additional lock or physical barrier to your Box. We can restrict access to your Box for any reason, including past due rent and fees, information we receive in legal orders and legal process documents related to your Box (“Legal Documents”), our inability to verify your identity at the time you request entry, our obligations or rights under any applicable law or unexpected circumstances (natural or manmade) beyond our control. If we incur any fees or expenses (including attorney’s fees and legal costs) in responding to Legal Documents, we may charge those costs to any deposit account you maintain with us. If more than one person leases your Box, we may treat all Box contents as belonging to the person(s) identified in the Legal Documents.

**Section: Death or Incompetence of Lessee or Authorized Individual**

**Current:** You must promptly notify the Bank if a lessee or individual authorized to access the Box dies or is declared legally incompetent. We will not be presumed to have received notice of a person’s death due to the publication of an obituary or other type of death notice. Following the death or legal incompetence of all lessees and individuals authorized to access the Box, we will deny access to the Box until we receive appropriate documentation that identifies who has the authority to access the Box. We reserve the right to require U.S. court documents for decedents or individuals who reside outside of the U.S. at time of incompetence or death.

**Updated:** You must promptly notify the Bank if a lessee or individual authorized to access the Box dies or is declared legally incompetent. Following the death or legal incompetence of all lessees and individuals authorized to access the Box, we will deny access to the Box until we receive appropriate documentation that identifies who has the authority to access the Box. We reserve the right to require U.S. court documents for decedents or individuals who reside outside of the U.S. at time of incompetence or death.

**Section: Closing of Safe Deposit Box Branch, Vault, or Relocation of Boxes**

**Current:** Not included

**New:** The Bank reserves the right to close the safe deposit facility or vault where the Box is located

and terminate the Agreement. The Bank also reserves the right to relocate the Box to a different location, which may result in a change to the account number associated with the Box. If the Branch where the Box is located is scheduled to be closed or will no longer offer safe deposit box services, the Bank will send notice to the lessee requesting lessee to visit the Branch to remove the contents and close the Box. If the Bank sends notice to the lessee but the lessee does not remove the contents, the Bank reserves the right to force open the Box, remove your contents, and store them pursuant to applicable law.

**Section: Agreement to Arbitrate Claims Between You and Wells Fargo**

**Current:** If you have a concern, we hope to resolve it as quickly and easily as possible. First, discuss your concern with a banker. If your banker is unable to resolve your concern, you agree that either Wells Fargo or you can initiate binding arbitration as described in this section.

**Updated:** If you have a dispute, we hope to resolve it as quickly and easily as possible. First, discuss your dispute with a banker. If your banker or another Wells Fargo employee is unable to resolve your dispute, you agree that either Wells Fargo or you can initiate binding arbitration as described in this section.

**Current: Definition:** Arbitration means an impartial third party will hear the dispute between Wells Fargo and you and provide a decision. Binding arbitration means the decision of the arbitrator is final and enforceable. A “dispute” is any unresolved disagreement between Wells Fargo and you. A “dispute” may also include a disagreement about this Arbitration Agreement’s meaning, application, or enforcement.

**Updated: Definition:** Arbitration means an impartial third party will hear the dispute between Wells Fargo and you and provide a decision. Binding arbitration means the decision of the arbitrator is final and enforceable. A “dispute” is any unresolved disagreement between Wells Fargo and you.

**Section: Wells Fargo and you each agree to waive the right to a jury trial or a trial in front of a judge in a public court:**

**Current:** This Arbitration Agreement has only one exception: Either Wells Fargo or you may still take any dispute to small claims court.

**Updated:** This Arbitration Agreement has only one exception: Either Wells Fargo or you may still take any dispute to small claims court. Any disagreement over whether a dispute qualifies for small claims court will be resolved by the small claims court in the first instance and otherwise by a court of competent jurisdiction and any arbitration shall be stayed pending such resolution.

**Section: Rules Applicable to Arbitration: Wells Fargo and you each agree that:**

**Current:** If there are any differences between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement controls. If this Arbitration Agreement is in dispute, the arbitrator will decide whether it is enforceable.

**Updated:** If there are any differences between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement applies.

**New adds to section:**

- All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of the Arbitration Agreement or whether a dispute can or must be brought in arbitration are for a court of competent jurisdiction to decide.
- If the AAA is unavailable or unwilling to administer an arbitration consistent with this Arbitration Agreement, the parties shall agree on an alternative administrator that will do so. If the parties are unable to agree, they shall jointly petition a court of competent jurisdiction to appoint an administrator that will do so...

**Current:** Not included

**New:** The party initiating arbitration must include in the arbitration demand all of the following information: (i) the claimant's name, address, telephone number, and email address; (ii) the applicable account holder's name (if different from the claimant) and account number; (iii) information sufficient to identify any transaction at issue including the date and location of any such transaction, if applicable; (iv) a detailed description of the nature and basis of the claims asserted; and (v) a detailed description of the nature and basis of the relief sought, including a calculation for it. The demand must be personally signed by the party initiating arbitration (and by counsel if the claimant is represented). By submitting an arbitration demand, the claimant (and, counsel, if the claimant is represented) represent that, as in court, they are complying with the requirements of Federal Rule of Civil Procedure 11(b). The arbitrator is authorized to impose any sanctions available under Federal Rule of Civil Procedure 11 on represented parties and their counsel. If the arbitrator finds that either the substance of your or Wells Fargo's claim or the relief sought was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then Wells Fargo or you may also seek applicable fee-shifting. Either Wells Fargo or you may request to have the arbitration conducted by a video or in-person hearing, or through written submissions, except any dispute seeking \$10,000 or more, or injunctive relief, shall have a video or in-person hearing unless the parties agree otherwise. You and a Wells Fargo representative will personally appear at any hearing (with counsel, if represented).