

Thursday, July 16, 2020.

Dear Client,

Below we share the new ACH transaction hours starting on June 22, 2020:

| Transfers made | Availability of funds |
|----------------------------------|---|
| Between 9:30 a.m. and 11:30 a.m. | 4:30 p.m. |
| Between 11:30 a.m. and 3:30 p.m. | 9:45 a.m. |
| Between 3:30 p.m. and 9:30 a.m. | 1:30 p.m. |
| Saturday, Sunday and Holidays | 9:45 a.m. of the next Monday or the next labor day. |

The beneficiary bank maintains its own processes, the accreditation to the final account will depend on them.

If you have any questions, do not hesitate to contact your Financial Advisor.

Sincerely

Prival