

Digital Platform Loan Payments

You can use the Digital Platform to either make individual payments or schedule automatic recurring payments for certain loans held or serviced by us whose recurring payment amounts are fixed.

You can set up Automatic Payments that automatically change when your amount due changes (including without limitation, loans with variable interest rates, loans with interest only payments due and loans that include an escrow payment subject to change based upon periodic escrow analyses) by contacting one of First Western Trust Bank's Relationship Bankers.

Please note that if you chose to use the Digital Platform loan-payment feature in connection with loans whose payment amounts may change over the course of the loan, then you are responsible for updating the amount of your recurring payments in the Digital Platform following a change in amount due each month (or other period). If you fail to timely update your payment amount, your loan may become overdue and late fees and interest may apply or accrue.

The source of funds for these payments can be either a First Western Trust Bank deposit account or a deposit account at another financial institution. If you use this service, the following terms will apply, in addition to applicable terms in the following agreements: Account Agreement, E-Sign Disclosure, Electronic Fund Transfer Disclosure and Agreement, and the promissory note or credit agreement governing the loan to which payments are applied.

Automatic Payments

"Automatic Payments" refers to either recurring "AutoPay" from a deposit account with First Western Trust Bank or recurring "ACH" (Automated Clearing House) payments from a deposit account with another financial institution.

Authorization, Representation, and Warranties

By using the Digital Platform to make loan payments and providing us with deposit account information, you authorize us to follow the payment instructions we receive from you through the Digital Platform and to debit the account you specify. When you use the Digital Platform to make loan payments, you represent and warrant to us that you are 18 years old or older, designated as a signer and authorized to make payments using the deposit account you identify, and that your use of the Digital Platform to make loan payments does not violate any applicable law, regulation, or rule.

Setting up Automatic and Manual Payments

If you use a First Western Trust Bank deposit account as the source of funds for your loan payment(s), you can schedule a payment to occur on the same day, so long as the payment request is initiated and received by us by 8:00 p.m. Mountain Time on a business day. Every day is a business day except Saturdays, Sundays, and federal holidays. Otherwise, the payment will occur on the next business day. To make a payment using an external account, you must first set up the account in the Digital Platform by inputting the account number

and other required information into the Digital Platform. External accounts are subject to validation via micro deposits, prenotes, or other validation methods. This process can take several days. We will notify you via the Digital Platform once the account has been validated or validation has failed. The day after validation occurs, the account will be available as a source of funds for making individual or recurring payments. Any account that fails to validate cannot be used to make loan payments. The borrower named on the promissory note or credit agreement must continue to make timely minimum payments if a payment comes due prior to the time that a Digital Platform loan payment can be scheduled and processed. When setting up Automatic Payments via the Digital Platform, you must specify a date upon which you want the payments to end. If during a payment period, you make payments via the Digital Platform and another payment method, both payments will be applied to your account. You may request a refund of any overpayment. Refunds are typically made via direct deposit into a First Western Trust Bank deposit account or cashier's check and may take up to 15 days to process.

Allocation of Payments

If the loan account to which a payment is applied is past due, payments will first be applied to the amount past due and late fees, if any. If you elect to have an amount greater than the minimum scheduled amount to be paid to your loan account and the loan account is current, the additional amount may be applied to the principal balance or your next scheduled payment. You may request a refund of any overpayment. Refunds are typically made via direct deposit into a First Western Trust Bank deposit account or cashier's check and may take up to 15 days to process. If the regularly scheduled payment amount changes for any reason (such as for rate change or rate relief under the Servicemembers Civil Relief Act), First Western Trust Bank will notify the borrower named on the promissory note but will not make any changes to Automatic Payments. You must adjust the amount of the Automatic Payment in the Digital Platform.

Unpaid or Late Payments

If First Western Trust Bank is unable to initiate or complete an Automatic Payment (or any portion thereof) because of insufficient funds, our inability to authenticate you or the account you designate, or for any other reason, the borrower named on the promissory note or credit agreement remains responsible for making a payment through other means to stay current on the loan account. If a payment is received after the due date, for any reason except for our failure to reasonably process your payment instruction actually received by us, then you remain responsible for any late charges and interest assessed. This is true even if you are unable to access the Digital Platform for any reason, including for example internet connectivity issues or the temporary unavailability of the servers or system hosting the Digital Platform.

Cancellation, Change, and Termination

Automatic Payments will continue to withdraw for each scheduled payment due date until the termination date selected. If the due date of the scheduled payment falls on a Saturday, Sunday or holiday, the Automatic Payment will process on the next business day. To stop Automatic Payments made with Auto Pay, you must cancel your scheduled transfer at least one day prior to the scheduled transfer date. To stop Automatic Payments made with ACH, you must cancel your scheduled transfer at least three business days prior to a scheduled transfer date. You are responsible for stopping payments by the payoff or loan maturity date. If you make a payment following the payoff or loan maturity date, we will work with you to refund any such

payment. Refunds may take up to 15 days to process. Please contact your First Western Trust Bank Relationship Banker for assistance.

You may use the Digital Platform to change the account used to fund your loan payments. The timelines set forth above under “Setting up Automatic and Manual Payments” apply to any new account that you designate as the account from which payments will be made. If you add a new deposit account but fail to cancel the scheduled transfer from your original account, payments might be withdrawn from both accounts and applied to your loan account. You may request a refund of any overpayment. Refunds are typically made via direct deposit into a First Western Trust Bank deposit account or cashier’s check and may take up to 15 days to process.

We reserve the right to terminate the Digital Platform loan payment service or your use of the Digital Platform loan payment service at any time. If the service is terminated, loan payments must be made in another manner to ensure that the loan does not become delinquent. Reasons that we might terminate your use of the Digital Platform loan payment service include, but are not limited to, the following: the loan account becomes more than 30 days delinquent; the deposit account from which payments are to be made is closed or invalid; funds are not available for multiple automatic payment withdrawal attempts, or a borrower named on the promissory note or credit agreement files for bankruptcy protection.

Account Payoff

You are responsible for cancelling payments on or before the maturity of the loan. If the final payment shown on the billing statement is less than the amount of the minimum payment obligation, Automatic Payments must be cancelled, and the final payment will need to be made manually. Automatic Payments must also be cancelled if a loan is paid off in full early. If you make a payment following the payoff or loan maturity date (or for an amount greater than required to pay the loan in full), First Western Trust Bank will work with you to refund any such payment. Refunds are typically made via direct deposit into a First Western Trust Bank deposit account or cashier’s check and may take up to 15 days to process.