



## **Changes to the Terms and Conditions of Your Account Agreement Answers to Commonly Asked Questions**

Greenfield Banking Company (“**GBC**” or the “**Bank**”) is amending the terms and conditions of your Account Agreement. Answers to common questions about this change are below.

### **What does this amendment to the Terms and Conditions of my Account Do?**

This amendment to the terms and conditions of your Account Agreement allows you or the Bank to elect to resolve a claim or dispute through arbitration, rather than by going to Court. This amendment also requires that customers arbitrate each claim on an individual basis rather than participating in a class-action lawsuit against the Bank.

### **What is Arbitration?**

Arbitration is an alternative way for all parties to resolve any differences they may have through a neutral third-party arbitrator instead of having their differences resolved by a court. There are several online resources available to explain how arbitration works, including the American Arbitration Association’s (“AAA”) website at [www.adr.org](http://www.adr.org). The rules and procedures of consumer disputes can be obtained on the AAA website free of charge, or a copy of the rules can be obtained at any Bank branch upon request.

### **Why is GBC making this amendment to the Terms and Conditions of my Account?**

Litigation, and especially class action litigation, can be expensive for everybody, and GBC wants customers and the Bank to have the option to resolve disputes through the more informal process of arbitration. However, we want to give you a right to opt out of arbitration and choose to handle disputes with us via the court system if you would prefer. If you follow the process to opt out, we will respect your decision to use the judicial system to settle any difference that may arise.

### **How do I opt-out of this change to my Account Agreement?**

You must opt out in writing. You may do so by sending a letter indicating your intent to opt out to Greenfield Banking Company at 1920 N. State Street, Greenfield, Indiana, 46140 within the 60-day time period of the amendment to the terms and conditions of your Account Agreement being provided to you.