

# Exhibit 4A

## Banking Options

**Banking institutions generally fall into five main categories**

### **1. Credit Unions**

- Member-owned, nonprofit cooperatives
- Limited membership eligibility
- Local focus, fewer branches
- Lower fees, personalized service

### **2. Community Banks**

- Locally owned and operated
- Relationship-based decision making
- Deep community involvement
- Smaller footprint, local lending

### **3. Regional Banks**

- Multi-state branch networks
- Mid-size institutions
- Broader services than local banks
- Region-focused operations

### **4. National Banks**

- Nationwide branch coverage
- Large corporate institutions
- Extensive products and technology
- Standardized policies and fees

### **5. Online-Only Banks**

- No physical branches
- App-based banking experience
- Low fees, high convenience
- 24/7 digital access