

Risk Factors Comparison 2025-02-24 to 2024-02-29 Form: 10-K

Legend: New Text ~~Removed Text~~ Unchanged Text Moved Text Section

There are a number of factors, including those specified below, that may adversely affect the Corporation's business, financial results or stock price. Additional risks that the Corporation currently does not know about or currently views as immaterial may also impair the Corporation's business or adversely impact its financial results or stock price. Operational Risks • The Corporation's business, results of operations and financial condition may be adversely affected by epidemics ~~and~~ pandemics ~~;~~ ~~such as the COVID-19 outbreak~~, or other infectious disease outbreaks. An epidemic, a pandemic or any other infectious disease outbreak may result in a widespread health crisis that could adversely affect general commercial activity, the global economy (including the states and local economies in which we operate) and financial markets. Epidemics, The resurgence of the COVID-19 pandemic pandemics, or other ~~a new epidemic, pandemic or infectious disease outbreak~~ outbreaks, may result in the Corporation closing certain offices and may require us to limit how customers conduct business through our branch network. If our employees continue or are required to work remotely, the Corporation will be exposed to increased cybersecurity risks such as phishing, malware, and other cybersecurity attacks, all of which could expose us to liability and could seriously disrupt our business operations. Furthermore, the Corporation's business operations may be disrupted due to vendors and third-party service providers being unable to work or provide services effectively during such a health crisis, including because of illness, quarantines or other government actions. 22