

Account Disclosure Notice E-Savings

Rate Information	<ul style="list-style-type: none"> • If your daily balance is \$0.01 or more, but less than \$50,000.01, the interest rate paid on the entire balance in your account will be 0.75% with an annual percentage yield of 0.76%. • If your daily balance is \$50,000.01 or more, but less than \$100,000.01, the interest rate paid on the entire balance in your account will be 0.75% with an annual percentage yield of 0.76%. • If your daily balance is \$100,000.01 or more, but less than \$250,000.01, the interest rate paid on the entire balance in your account will be 2.00% with an annual percentage yield of 2.05%. • If your daily balance is \$250,000.01 or more, but less than \$500,000.01, the interest rate paid on the entire balance in your account will be 2.50% with an annual percentage yield of 2.57%. • If your daily balance is \$500,000.01 or more, the interest rate paid on the entire balance in your account will be 3.00% with an annual percentage yield of 3.09%. <p>The Bank reserves the right to change your interest rate and annual percentage yield at any time. Interest begins to accrue on the business day you deposit cash or non-cash items (e.g. checks).</p>								
Compounding and Crediting	Interest is compounded daily and credited to your account each month as of the scheduled statement date.								
Statements	Easy to balance e-statements are available through Internet banking. E-statement requires enrollment in online banking.								
Minimum Balance Requirements	A minimum deposit is not required to open this account. You must maintain the daily balances shown above to obtain the disclosed annual percentage yields.								
Balance Computation Method	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.								
Fees	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Return Deposit / Cash Item</td> <td style="text-align: right;">\$20.00 per item</td> </tr> <tr> <td>Levies, Restraining Orders, Subpoenas or other Legal Services against an account</td> <td style="text-align: right;">\$50.00 charged to the depositor's account</td> </tr> <tr> <td>Inactive Account Charge</td> <td style="text-align: right;">Accounts with an average daily balance of less than \$250 <u>and</u> no activity for a period of 1 year will be assessed a charge of \$5.00 per month.</td> </tr> <tr> <td>Early Closeout of Account</td> <td style="text-align: right;">\$25.00 if closed within 6 months.</td> </tr> </table> <p>A fee for the cost of publishing any notice that funds in the account are to be turned over to the State of New York as abandoned property will be charged to the account.</p>	Return Deposit / Cash Item	\$20.00 per item	Levies, Restraining Orders, Subpoenas or other Legal Services against an account	\$50.00 charged to the depositor's account	Inactive Account Charge	Accounts with an average daily balance of less than \$250 <u>and</u> no activity for a period of 1 year will be assessed a charge of \$5.00 per month.	Early Closeout of Account	\$25.00 if closed within 6 months.
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