

Generations Bank
Account Disclosure Notice

Relationship Money Market Account

<p>Rate Information</p> <p>The Interest Rates on Relationship Money Market Accounts are:</p>	<ul style="list-style-type: none"> • If your daily balance is \$100.00 or more, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.51%. • If your daily balance is \$10,000.00 or more, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.51%. • If your daily balance \$25,000.00 or more, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.51%. • If your daily balance is \$50,000.00 or more, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 1.00 % with an annual percentage yield of 1.02 %. • If your daily balance is \$100,000.00 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 noncash items (e.g. checks).</p> <p>In order to qualify for the “Relationship Money Market Account” you must have or must open an active Generations Bank Checking Account, with Direct Deposit. If you close the checking account or stop the direct deposit, rates on your Relationship Money Market Account will drop by 1.00% or 100 basis points for every tier.</p>
<p>Compounding and Crediting</p>	<p>Interest is compounded daily and credited to your account each month as of the scheduled statement date.</p>
<p>Minimum Balance Requirements</p>	<p>A minimum deposit of \$2000.00 is required to open this account. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.</p>
<p>Balance Computation Method</p>	<p>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.</p>
<p>Transaction Limitations</p>	<p>Relationship Money Market Accounts are limited transaction accounts. Certain types of transfers/withdrawals are restricted to 6 per statement cycle. A fee and/or penalty may be assessed if the limit is exceeded. Refer to the <i>Consumer Account Agreement</i> for full details.</p>
<p>Statements</p>	<p>Easy to balance statements will be mailed monthly. Your account information, reflecting transactions for the previous 90 day period, will also be available through your On-Line Banking Account. In addition, images of cleared checks will also be accessible through your On-Line Banking Account.</p>
<p>Transaction Posting</p>	<p>The sequence for paying items against a relationship money market checking account at Generations Bank is as follows: Items are presented in real time and will be in the order of what is presented first.</p> <p>Pre-Authorized Payments presented through the Automated Clearing House (ACH) are processed on the day they are received. They are paid in the order that they are received deducted from your account on the date they are due.</p> <p>Checks that are presented over-the-counter during business hours are paid immediately presented if there are sufficient funds available.</p> <p>Checks that are presented through the Federal Reserve Check Collection System are paid at the end of the business day they are received. Checks will post sequentially based on check number, if available. Checks with no number available will be posted before the number</p>

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	<p>checks, in the order of presentment.</p> <p>If you do not have sufficient funds to pay a check or other item, the account may be assessed a \$35.00 NSF fee for each check or other item.</p> <p>If we change the way we pay checks and other items, we will notify you in writing at least thirty (30) days before the change occurs.</p>														
Monthly Maintenance Fee	<p>A maintenance service charge of \$5.00 will be assessed for each statement cycle that your average daily balance is less than \$100.00. The average balance is calculated by adding the principal in the account for each day of the cycle and dividing that figure by the number of days in the cycle.</p>														
Fees	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Stop Payment Fee</td> <td>\$20.00 per item.</td> </tr> <tr> <td>NSF Fee</td> <td>\$35.00 per item.</td> </tr> <tr> <td>Photocopy of Check</td> <td>\$1.00 per photocopy.</td> </tr> <tr> <td>Returned Cash Item Fee</td> <td>\$20.00 per item.</td> </tr> <tr> <td>Levies, Restraining Orders, Subpoenas or other Legal Service against an account</td> <td>\$50.00 charged to depositor's account</td> </tr> <tr> <td>Inactive Account Fee</td> <td>Accounts with an average daily balance of less than \$2000 <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>Check Printing</td> <td>Cost varies depending on style ordered.</td> </tr> </table> <p>Note: 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>	Stop Payment Fee	\$20.00 per item.	NSF Fee	\$35.00 per item.	Photocopy of Check	\$1.00 per photocopy.	Returned Cash Item Fee	\$20.00 per item.	Levies, Restraining Orders, Subpoenas or other Legal Service against an account	\$50.00 charged to depositor's account	Inactive Account Fee	Accounts with an average daily balance of less than \$2000 <u>and</u> no activity for a period of 1 year will be assessed a charge of \$5.00 per month.	Check Printing	Cost varies depending on style ordered.
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FDIC Insured	<p>Free use of Generations Bank ATM's, Telephone Banking and Internet Banking</p>														

