



Prime Rewards Money Market Passbook Account Disclosure

For Account Number:

This Prime Rewards Money Market Passbook account is only available for personal (consumer) accounts. The current Prime Rewards Money Market Passbook account APYs and interest rates are:

Daily Balance	Annual Percentage Yield (APY)	Interest Rate
\$75,000 or more	1.05 % <small>(on entire balance)</small>	1.04 % <small>(on entire balance)</small>
\$50,000 to \$74,999.99	0.75 % <small>(on entire balance)</small>	0.75 % <small>(on entire balance)</small>
\$25,000 to \$49,999.99	0.50 % <small>(on entire balance)</small>	0.50 % <small>(on entire balance)</small>
\$1,000 to \$24,999.99	0.25 % <small>(on entire balance)</small>	0.25 % <small>(on entire balance)</small>
Under \$1,000	0.15 % <small>(on entire balance)</small>	0.15 % <small>(on entire balance)</small>

Rate Information - If your daily balance is \$75,000.00 or more, the interest rate paid on the entire balance will be 1.04 % with an annual percentage yield of 1.05 %. If your daily balance is \$50,000.00 but less than \$75,000.00, the interest rate paid on the entire balance in your account will be 0.75 % with an annual percentage yield of 0.75 %. If your daily balance is \$25,000.00 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 0.50 %. If your daily balance is \$1,000.00 but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.25 % with an annual percentage yield of 0.25 %. If your daily balance is under \$1,000.00, the interest rate paid on the entire balance will be 0.15 % with an annual percentage yield of 0.15 %. The interest rates and annual percentage yields are established at our discretion, are variable, and are subject to change at any time without notice or limit.

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Required Dime Rewards Checking or Prime Dime Rewards Checking Account – To be eligible for a Prime Rewards Money Market account, you must also establish a new Dime Rewards Checking or Prime Dime Rewards Checking account and conduct specific types of transactions, or add such transaction activity to an already established Dime Rewards Checking or Prime Dime Rewards Checking account. This specific activity includes: 1) At least monthly recurring direct deposit of payroll, pension, or governmental benefits must be established on the eligible Checking account within 90 calendar days of account opening (or Prime Rewards Money Market account opening date for existing Dime Rewards Checking or Prime Dime Rewards Checking customers); or 2) Dime's online bill payment services must be used (at least 1 payment) each month. If neither of these two conditions are met by the end of the initial 90 calendar day period that the account is open (or within 90 calendar days after the Prime Rewards Money Market account opening date for existing Dime Rewards Checking or Prime Dime Rewards Checking customers), then the Prime Rewards Money Market account will be converted to a Rewards Money Market account which pays lower interest rates and APYs. This conversion will occur on the 91st calendar day the account is open or on the first business day after the 91st calendar day if the 91st calendar day falls on a Saturday, Sunday, or federal holiday (or on the 91st calendar day after the Prime Rewards Money Market Account is open for existing Dime Rewards Checking or Prime Dime Rewards Checking customers or on the first business day after the 91st calendar day if the 91st calendar day falls on a Saturday, Sunday, or federal holiday).

Compounding and Crediting - Interest is calculated on a 365/365 basis (366/365 basis in leap years), compounded daily and credited to the account on the earlier of the monthly crediting date or the day the account is closed.

Interest Accrual – Interest begins to accrue on the day you deposit any cash or non-cash (for example, checks) items to your account.

Minimum/Maximum Opening Balance - This account requires a minimum opening balance of \$1.00 with a maximum opening balance limited to \$100,000.

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 the account each day.

Withdrawals and Payments – Passbook Accounts-The number and amount of withdrawals or transfers you make in-person or by mail are unlimited. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

Monthly Maintenance Fee – A fee of \$10.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00. The average daily balance is determined by adding the full amount of principal in the account for each day of the month and dividing that figure by the number of days in the month. The Schedule of Service Charges contains additional fees, which may be applied to your account.

Passbook Account Information – The passbook must be presented each time a deposit or withdrawal is made. Passbook accounts do not receive periodic statements and should be updated at least annually.

Please see our *Guide to Banking* brochure for additional information about your account.