



Prime Rewards Money Market Statement Account Disclosure

For Account Number:

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

Daily Balance	Annual Percentage Yield (APY)	Interest Rate
\$75,000 or more	1.01 % <small>(on entire balance)</small>	1.00 % <small>(on entire balance)</small>
\$50,000 to \$74,999.99	0.70 % <small>(on entire balance)</small>	0.70 % <small>(on entire balance)</small>
\$25,000 to \$49,999.99	0.40 % <small>(on entire balance)</small>	0.40 % <small>(on entire balance)</small>
\$1,000 to \$24,999.99	0.20 % <small>(on entire balance)</small>	0.20 % <small>(on entire balance)</small>
Under \$1,000	0.10 % <small>(on entire balance)</small>	0.10 % <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 1.00 % with an annual percentage yield of 1.01 %. 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 0.70 % with an annual percentage yield of 0.70 %. 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 0.40 % with an annual percentage yield of 0.40 %. 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 0.20 % with an annual percentage yield of 0.20 %. If your daily balance is under \$1,000.00, the interest rate paid on the entire balance will be 0.10 % with an annual percentage yield of 0.10 %. 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 –Statement Accounts-The number and amount of withdrawals or transfers you make in-person, by mail, or at an ATM are unlimited. During your statement cycle, you may also make up to 6 transfers or payments in the aggregate, via check (if applicable), pre-authorized withdrawal, Telephone Automated Banking Service (TABS), automatic transfers, Internet Banking or at a Point-of-Sale (POS) terminal using your Dime card. These transactions are considered made on the date the Bank pays out the funds, not the date the withdrawal request was initiated. Federal regulations require that if you continually violate these limits, we may be obligated to close your account. We will notify you before taking any action against your account. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

Debit Card Daily Transaction Limitations – up to 4 ATM withdrawals up to a combined total of \$1,000, and unlimited transactions up to \$5,000 in retail purchases at merchants accepting the Visa Check Card. Please see other rules regarding Electronic Funds Transfers in Section 3 of the Guide To Banking.

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.

Statement Account Information – Statement Money Market accounts receive periodic statements, which show all account activity (including any checks paid, if applicable) during the previous monthly cycle, including interest and/or service charges posted to the account. The statement will also reflect the Annual Percentage Yield earned for the month.

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

