



Dime Rewards Checking Account Disclosure

For Account Number:

Rate Information - This is a non-interest bearing checking account.

Minimum Opening Balance - This account requires a minimum opening balance of \$1.00.

Monthly Maintenance Fee – A average daily balance of \$2,500 is required to avoid the imposition of a \$12.00 monthly maintenance fee. The average daily balance is determined by adding the full amount of principal in the account each day of the statement cycle period and dividing that figure by the number of days in the statement cycle period. The Schedule of Service Charges contains additional charges, which may be applied to your account.

Direct Deposit Requirement – Direct deposit of payroll, pension, or government benefits or use of Dime’s online bill payment services must be maintained each month to remain eligible for this account type. If this requirement is not maintained, you may be required to close the account upon 30 days written notice.

Extended Overdraft (“EOD”) Service – If you are an eligible owner of a checking account that has been open for 30 days or longer, you may opt-in for our EOD Service. By using this Service, the Dime may pay checks, in-person withdrawals, ATM and everyday (e.g., one time) debit card transactions, and/or recurring electronic withdrawals, on your account up to \$500 (“Overdraft Limit”) in excess of your available account balance. Whether your overdrafts will be paid is discretionary on the part of the Dime and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. A per item fee of \$30 may be charged for covering each overdraft item created by any of the previously stipulated transactions. Please see our Schedule of Service Charges also reflecting the amount of this fee (“Overdraft Fee”). Overdraft fees as well as the amount of items paid will be subtracted from the Overdraft Limit. Transactions may not be processed in the order in which they occurred and the order in which they are received and processed can affect the total amount of fees incurred. The Dime processes inclearing checks in check number order, and certain electronic transactions (pre-authorized ACH debits) in a low-to-high dollar amount order. Automated internal transfers are processed in the order first established. In-person withdrawals, ATM and debit card point-of-sale (POS) transactions, online banking and telephone transfer transactions, and online bill payments are processed at the time received. The amount of the item plus the fee charged will be deducted from subsequent deposits made into the account. Customers have 5 business days from the date indicated on the fee notification form to return the account to a positive balance. **You may revoke the EOD Service related to the inclearing of checks, ATM and everyday debit card (POS) transactions, and/or recurring electronic withdrawals at any time by contacting any branch office, calling (800) 321-3463, or writing us at: Dime Savings Bank, Attn: Dime Direct, P.O. Box 546, Williamsburg Station, Brooklyn, NY 11211. You may revoke the EOD Service related to in-person withdrawals at time of transaction.** All EOD Service may be revoked by the Dime without prior notice.

Statement Information – This account receives periodic statements, which show all account activity (including any checks paid and/or service charges posted) during the previous monthly cycle.

ATM Transactions - An average daily balance of \$2,500 is required to avoid the imposition of foreign ATM fees. If the average daily balance is not maintained, there is a \$1.50 fee per foreign ATM withdrawal or payment, and a \$1.00 fee per foreign ATM balance inquiry or transfer. In addition, by maintaining this average daily balance, we will refund up to \$10.00 in ATM surcharges assessed by non-Dime ATM operators, per statement cycle.

Debit Card Daily Transaction Limitations – Unlimited ATM withdrawals up to a combined total of \$1,000, and unlimited transactions up to \$2,500 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* booklet.

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