



For Account Number:

Prime Dime Rewards Checking Account Disclosure

The Prime Dime Rewards Checking Account current rates and tiers* are as follows:

Daily Balance	Annual Percentage Yield ("APY")	Interest Rate
\$50,000.00 or More	0.20 % <small>(on entire balance)</small>	0.20 % <small>(on entire balance)</small>
\$25,000.00 to \$49,999.99	0.15 % <small>(on entire balance)</small>	0.15 % <small>(on entire balance)</small>
\$5,000.00 to \$24,999.99	0.10 % <small>(on entire balance)</small>	0.10 % <small>(on entire balance)</small>
Less than \$5,000.00	0.05 % <small>(on entire balance)</small>	0.05 % <small>(on entire balance)</small>

The Prime Dime Rewards Checking account is only available for personal (consumer) accounts.

Rate Information – If your daily balance is \$50,000 or more, the interest rate paid on the entire balance will be 0.20 % with an annual percentage yield of 0.20 %. If your daily balance is \$25,000 but less than \$50,000, the interest rate paid on the entire balance will be 0.15 % with an annual percentage yield of 0.15 %. If your daily balance is \$5,000 but less than \$25,000, the interest rate paid on the entire balance will be 0.10 % with an annual percentage yield of 0.10 %. If your daily balance is less than \$5,000, the interest rate paid on the entire balance will be 0.05 % with an annual percentage yield of 0.05 %.

When your daily balance falls within one of these ranges, you will earn the interest rate for that tier on the entire balance for that day. For example, if your ending daily balance is \$35,000.00, then you will earn the interest rate for the balance tier from \$25,000.000 to \$49,999.99 on your entire \$35,000.00 balance for that day.

The Prime Dime Rewards account earns variable rates of interest depending on your balance. These interest rates are set on a tiered basis. 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.

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.

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Compounding and Crediting - Interest is calculated on a 365/365 basis (366/365 basis in leap years), compounded daily and credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

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 Balances - This account requires a minimum opening balance of \$1.00. The opening balance cannot exceed \$500,000.00.

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.

Monthly Maintenance Fee - An average daily balance of \$5,000 is required to avoid the imposition of a \$15.00 monthly maintenance fee. The average daily balance is determined by adding the full amount of principal in the account for 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.

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 \$1,000 (“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 incoming 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) 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. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

ATM Transactions - An average daily balance of \$5,000 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 \$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 Personal Banking* booklet.

Internet Banking and Bill Payment - This account is not subject to the Dime’s Internet Banking/Bill Pay service charges.