



Savings Account Disclosure

For Account Number:

The current Savings account APY and interest rate are:

Annual Percentage Yield (APY)	Interest Rate
0.20 %	0.20 %

Rate Information - The interest rate for your account is 0.20 % with an annual percentage yield of 0.20 %. The interest rate and annual percentage yield are established at our discretion, are variable, and are subject to change at any time without notice or limit.

Compounding and Crediting - Interest is calculated on a 365/365 basis (366/365 basis in leap years), compounded daily and credited to passbook savings accounts quarterly and to statement savings accounts 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 Opening Balance - This account requires a minimum opening balance of \$ 1.00.

Minimum Balance to Obtain Annual Percentage Yield - You must maintain a minimum average daily balance of \$250.00 to obtain the disclosed annual percentage yield. The average balance for the account is determined by adding the full amount of principal in the account for each day of the monthly cycle period and dividing that figure by the number of days in the period.

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 - A fee of \$4.00 will be imposed every month if the average daily balance for the monthly cycle falls below \$500.00. The average balance is calculated by adding the full amount of principal in the account for each day of the monthly cycle period and dividing that figure by the number of days in the period. The Schedule of Service Charges contains additional charges, which may be applied to your account.

Withdrawals and Payments - The number and amount of withdrawals or transfers you make from a statement savings account 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 pre-authorized withdrawals, Telephone Automated Banking Service (TABS), automatic transfers, Savings Link Protection Service, Online Banking, or at Point-of-Sale (POS) terminals 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.

Savings Link Protection Service - As a safeguard against inadvertent overdrafts from occurring on a related checking account, this optional Service allows up to six transfers (subject to the above regulatory limits) per monthly statement cycle. There is a \$10 fee for each transfer. Transfers will not take place if the funds in the donor account are unavailable for any reason.

Statement/Passbook Information - Statement savings accounts receive periodic statements, which show all account activity since the previous statement, including any interest or service charges posted to the account. The statement will also reflect the Annual Percentage Yield Earned for the statement period. Statement savings accounts will receive quarterly statements in the absence of any electronic fund transfer (EFT) transactions (if EFT activity, monthly statements will be received). If this is a passbook account, 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. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

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