



Advantage Savings Account Disclosure

A savings account package for customers aged 55 and over, who have automatic Direct Deposit. This package features:

- NO MONTHLY FEE Statement Savings Account
- FREE & UNLIMITED Dime ATM Transactions
- FREE 24 Hour Telephone Banking
- FREE 2 x 5 Safe Deposit Box OR \$25 Credit Toward a Larger Box

For Account Number:

ADVANTAGE SAVINGS

The current ADVANTAGE SAVINGS account APY and interest rate are:

Annual Percentage Yield (APY)	Interest Rate
0.20 % (on entire balance)	0.20 % (on entire balance)

Rate Information - The interest rate for your account is _____% with an annual percentage yield of _____%. 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 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 Opening Balance - This account requires a minimum opening balance of \$_____.

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 - This account is not subject to minimum balance requirements. The Schedule of Service Charges contains a complete listing of other types of charges, which may be applicable 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. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this 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 Information - Statement accounts receive a periodic statements showing all account activity during the previous monthly cycle, including any interest earned, and the Annual Percentage Yield earned for the month.

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