



For Account Number:

Business Analysis Checking Account Disclosure

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

Minimum Opening Balance – This account requires a minimum opening balance of \$25.00.

Earnings Credit – This account is eligible to earn a monthly earnings credit. An earnings credit is calculated by multiplying the monthly average collected balance by the earnings credit rate; and multiplying the result by the number of calendar days in the period and dividing the result by 365 (366 in leap year). The earnings credit rate is established by the Bank at its discretion and may change at any time without notice or limit. The collected balance is the daily ending ledger balance on the account, less any checks held against the account. The monthly average collected balance is the sum of the combined daily collected balances for any non-interest bearing Business Banking deposit accounts for the month divided by the number of calendar days in the month. Your monthly earnings credit is used to offset monthly maintenance and transaction fees. Excess earnings credits are not carried over month to month.

Monthly Maintenance Fee – There is a monthly maintenance fee of \$20.

Monthly Transaction Fees – This account is subject to a transaction fee of \$.15 per item. This includes an aggregate combination of deposited items, deposit slips, checks paid, bill-pay items, ACH items, POS items, and certain other withdrawals. Transactions associated with wire transfers, insufficient funds or overdrafts, returned deposited items, or money orders or official checks are not included in this item count. The Schedule of Service Charges contains a complete listing of other types of charges which may be applicable to your account.

Currency and Coin Fees – There is a \$2 per thousand fee for currency and a \$0.10 per roll of coin fee.

Extended Overdraft (“EOD”) Service – If you are an eligible owner of a checking account, you may opt-in for our EOD Service for the payment of: i) ATM withdrawals; and ii) everyday (i.e., one-time) ATM/debit card POS transactions (“Opt-in Transactions”). For the first 30 days that your account is open, Dime may pay up to \$250 in excess of your available balance (“Overdraft Limit”) for the payment of any Opt-in Transactions **AND** for the payment of any incoming checks, in-person withdrawals, or any recurring electronic withdrawal (e.g., pre-authorized ACH debits) transactions (collectively, “Overdrafts”). After 30 days, the Overdraft Limit will be increased to \$500. After 180 days, the Overdraft Limit will be increased to \$750. After 1 year, the Overdraft Limit will be increased to \$1,000. Whether your Overdrafts will be paid is discretionary on the part of the Dime and we reserve the right not to pay any item that creates an Overdraft. For example, we typically do not pay Overdrafts if your account is not in good standing, 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 that is paid. 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 in your checking account may not be processed by us in the order in which they occur and the order in which they are received and processed can affect the total amount of Overdraft 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 withdrawals and POS transactions, debit card transactions, online banking and telephone transfers, and online bill payments are processed in the order received by us. The amount of the item plus the Overdraft Fee will be deducted from subsequent deposits made into your account. You will have 5 business days from the date indicated on the Overdraft Fee notification form to establish a positive balance in the account. **You may revoke your participation in the EOD Service for Opt-in Transactions, or any other types of transactions to which the EOD Service applies at any time, by contacting any branch office, calling (800) 321-**

3463, or writing us at: Dime Community Bank, Attn: Dime Direct, P.O. Box 25226, Brooklyn, NY 11201. You may revoke the EOD Service related to in-person withdrawal at the time of such transaction. Dime may suspend or revoke the EOD Service for Opt-in Transactions and other EOD transaction types at any time without prior notice. The Bank only provides customers with actual ledger balance information and never provides information reflecting the additional EOD limit on any automated system.

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.

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