



For Account Number:

Business Interest Checking Account Disclosure

The current Business Interest Checking Account annual percentage yield and interest rate are as follows:

Daily Balance	Annual Percentage Yield (APY)	Interest Rate
All Balances	0.05%	0.05%

Rate Information – The interest rate for your account is 0.05% with an annual percentage yield of 0.05%. 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 will be compounded on a daily basis. Interest will be credited to your account on a monthly basis. 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 \$25.00.

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 \$1,500 is required to avoid the imposition of a \$10 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 fees, which may be applied to your account.

Monthly Transaction Fees – This account is not subject to transaction fees for 500 items processed per month. If the account exceeds 500 free monthly transactions, the account may be converted to another checking product or assessed a per item fee as reflected in the Dime’s Guide to Business Banking brochure under Schedule of Service Charges. 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 are no fees for \$10,000 in currency and coin deposits per month. There are no fees for \$10,000 in currency and coin supplied per month. If the account exceeds \$10,000 in monthly coin and currency deposits, or monthly supplied coin and currency, the account may be converted to another checking product.

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 inclearing 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 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 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) 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 withdrawals from this account.

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