



DimeDirect Money Market Account Disclosure

To be eligible for a DimeDirect Money Market account, you must also be enrolled in Dime's Online Banking and eStatement services.

Daily Balance	Annual Percentage Yield (APY)	Interest Rate
\$.01 to \$500,000	1.10%	1.09%
\$500,000.01 or more	.20%	.20%

Rate Information – If your daily balance is \$500,000 or less, the interest rate paid on the entire balance will be 1.09% with an annual percentage yield of 1.10%. When your daily balance is over \$500,000, an interest rate of 0.20% will be paid with an APY of 0.20% on the balance over \$500,000. 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.

Compounding and Crediting – Interest will be compounded on a daily basis. Interest will be credited to your account on the earlier of the monthly crediting date or the day the account is closed.

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 Balance – This account requires a minimum opening balance of \$1,000. Maximum opening balance is \$500,000.

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.

Withdrawals and Transfers – During your statement cycle, you may make up to 6 transfers or payments in the aggregate via pre-authorized withdrawal, Telephone Automated Banking Services (TABS), automatic transfers or Online Banking. 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. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

Statement Account Information – Statement Money Market accounts receive periodic statements, which show all account activity 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.

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