



## Platinum Money Market Account Disclosure

To be eligible for a Platinum Money Market account, you must also have a Platinum Checking Account

Daily Balance	Annual Percentage Yield (APY)	Interest Rate	Guaranteed Dates for APY and Interest Rates	
			Start Date	End Date
\$ .01 to \$500,000	1.75%	1.73%	mm/dd/yr	mm/dd/yr
\$500,000.01 or more	.75%	.75%	N/A	N/A

**Rate Information** – If your daily balance is \$500,000 or less, the interest rate paid on the entire balance will be 1.73% with an annual percentage yield (“APY”) of 1.75%. This interest rate and APY are guaranteed for a **12-month** period indicated by the dates above. After the end of the 12-month period, the interest rates and APYs paid on balances of \$500,000 or less are established at our discretion, are variable, and are subject to change at any time without notice or limit.

When your daily balance is over \$500,000, an interest rate of 0.75% will be paid with an APY of 0.75% on the balance over \$500,000. The interest rates and annual percentage yields paid on balances over \$500,000 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 **\$25,000** balance to open (non-Dime funds).

**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 **\$10** will be imposed every month if the average daily balance for the month falls below **\$25,000**. 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 period. The Schedule of Service Charges contains additional fees, which may be applied to your account.

**Withdrawals and Transfers** – The number and amount of withdrawals or transfers you make in-person at any branch or by mail, are unlimited. During your statement cycle, you may also make up to 6 transfers or payments in the aggregate, via check (if applicable), pre-authorized withdrawal, Telephone Automated Banking Services (TABS), automatic transfers, 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. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

**Debit Card Daily Transaction Limitations** – The Standard Daily ATM withdrawal and POS purchase limits are provided with the materials that come with your Debit Card. Please see other rules regarding Electronic Funds Transfers in Section 3 of the *Guide to Personal Banking* booklet, or a Dime representative for more information.

**Statement Account Information** – Statement Money Market accounts receive periodic statements, which show all account activity (including any checks paid, if applicable) 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.