



For Account Number:

Rewards Money Market Disclosure

The current Rewards Money Market Account APYs and interest rates are:

Daily Balance	Annual Percentage Yield (APY)	Interest Rate
Up to \$999.99	0.05% (on entire balance)	0.05% (on entire balance)
\$1,000 to \$24,999.99	0.10% (on entire balance)	0.10% (on entire balance)
\$25,000 to \$49,999.99	0.15% (on entire balance)	0.15% (on entire balance)
\$50,000 to \$74,999.99	0.15% (on entire balance)	0.15% (on entire balance)
\$75,000 or more	0.20% (on entire balance)	0.20% (on entire balance)

Rate Information – If your daily balance is under \$1,000, the interest rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%. If your daily balance is \$1,000 but less than \$25,000, the interest rate paid on the entire balance in your account will be 0.10% with an annual percentage yield of 0.10%. If your daily balance is \$25,000 but less than \$50,000, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%. If your daily balance is \$50,000 but less than \$75,000, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%. If your daily balance is \$75,000 or more, the interest rate paid on the entire balance will be 0.20% with an annual percentage yield of 0.20%. 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 does not require a minimum opening balance.

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.

Withdrawals and Transfers – The number and amount of withdrawals or transfers you make in-person at our branches 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) terminal 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.

Monthly Maintenance Fee – A fee of \$10 will be imposed every month if the average daily balance for the month falls below \$2,500. 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.

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.