



TRUTH IN SAVINGS DISCLOSURE

Aspire Checking Account

Restrictions

Available to natural persons for personal, household or family purposes.

Rate information

No interest is paid on this account.

Minimum balance requirement to open the account

To open the account, you must deposit at least \$100.

Minimum Balance to avoid the imposition of a service charge

A monthly cycle service charge of \$12.00 will be imposed every month if the average available balance in the account falls below \$1,500.00.

The monthly cycle service charge will be waived regardless of balance if you elect to receive your periodic statement electronically* ("eStatements"). If at any point you opt out of eStatements, the monthly cycle service charge may be applied without additional notice to you.

Service Charges

Please refer to the *Account Service Charge Disclosure* for fees and service charges that may apply to this account.

Other important information about your account

Please refer to the *Consumer Terms and Conditions*, which contains other important information about your account.

*To subsequently enroll in eStatements (if not accepted during account opening)

- a. You must be enrolled in Dime's Personal Online Banking. If not, go to www.dime.com, click on the Sign In button and select Enroll in Personal Online Banking to enroll. *If you do not enroll within 10 days, but selected e-Statements during account opening, your account will be set to receive paper statements and may incur service charges as a result.*
2. Once you are enrolled in Personal Online Banking, log in to your account and click on the Accounts tab. Then, select Paperless Settings.
3. Review/accept the Agreement for Electronic Delivery.
4. Change the Paperless settings to select Electronic as the Delivery Option.

Questions

You may call (800) 321-DIME (3463) Monday-Friday 8:30am – 5pm, Saturday 9am-1pm*.

*Hours subject to change