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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Massachusetts and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business

day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your available balance - We use the "available balance" method to determine whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient Funds/Insufficient Funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online or within our mobile App, phoning our Call Center, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You may be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

We process ATM/Debit Card transactions, ACH debits, wire transfers, and checks without serial numbers, by dollar amount, smallest to largest on the day they are processed. We process checks with serial numbers, including checks that have been

converted to ACH debits, in numerical order by serial number, smallest to largest on the day they are processed.

If a check, item or transaction is presented without sufficient funds in your account to pay it, you may be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. The amounts of the overdraft and NSF fees, also referred to as Overdraft/Unavailable Funds charges, are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

CHAPTER 167D ACCOUNTS - Except as indicated below, we do not intend to subject your account to (i) a service, maintenance or similar charge, (ii) a minimum balance requirement, (iii) a charge for a check, deposit or withdrawal, or (iv) a fee for the initial order or subsequent refills of the basic line of checks offered by us if you qualify for the minor or senior citizen fee exemption under Chapter 167D of Massachusetts General Laws. You should notify us if you or your spouse qualify so that we may administer your account accordingly. Despite this exemption, we may assess a fee for certain services in accordance with our published service charge schedule, including stop payment orders, wire transfers, certified or bank checks, money orders and deposit items returned, transactions at electronic branches and through other electronic devices, and services not directly associated with the deposit, withdrawal or transfer of funds from any such account; and we may assess you a reasonable charge when payment has been refused because of insufficient funds on any check or other transaction on the account (as permitted by law).

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Revocable Trust Account - One or two of you (called trustees) may create such an account in trust for other persons. Payments may be made to the trustee, or if there are two trustees, to either or both of the trustees or the survivor. Upon the death of the trustee or the death of both trustees, payment may be made to the person or persons who survive the death of the last surviving trustee in an equal portion of the funds for whom the trust was made, or that person's legal representative.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. In general, your stop-payment order, whether we receive it orally or in writing, will be effective for six months. We will send you written confirmation of your stop-payment order which will include the date on which your stop-payment order will lapse. We may rely on the information in that confirmation unless you notify us immediately of any errors. We are not obligated to notify you when a stop-payment order expires. However, you can prevent your stop-payment order from expiring by renewing your stop-payment order before the end of the six-month period.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the

account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

Your duty to report unauthorized signatures, alterations and forgeries - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors or problems - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDORSEMENTS - We are not required to honor any restrictive legend or restrictive indorsement on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence,

and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY

Duty to protect account information and methods of access - It is your responsibility to protect the account number(s) and access device(s) (e.g., an ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed by automated methods, and anyone who obtains your account number or access device could use it to withdraw money from your account, with or without your permission.

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

Account numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a "remotely created check." Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than you authorized, or issue additional remotely created checks that you have not authorized. We will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

Access devices - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Please review the additional information you have received or will receive regarding transfers by access device.

Blank checks - You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care which substantially contributes to the loss.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor

or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of loss, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies

a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective. For example, if an account has two owners and one of the owners pledges the account (i.e., uses it to secure a debt) and then dies, (1) the surviving owner's rights in this account do not take effect until the debt has been satisfied, and (2) the debt may be satisfied with the funds in this account.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not "durable," it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

UNCLAIMED PROPERTY - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be disclosed to you elsewhere.) Generally, the funds in your account are considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may be able to reclaim them, but your claim must be presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, the U.S. Treasury Financial Crimes Enforcement Network (FinCEN) maintains a frequently asked questions (FAQ) document online. The FAQ also includes additional information for contacting FinCEN.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER'S OR TELLER'S CHECKS - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier's or teller's check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

check, (b) we must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, your claim may not be immediately enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

CHECK STORAGE AND COPIES - You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

CHECKING ACCOUNT ORGANIZATION - Your account may be structured to include a master account and two subaccounts. You will conduct business on the master account and all information that is made available will be at the master account level. The subaccounts will be comprised of a transaction account (e.g. checking account) and a nontransaction account (e.g. savings account). Both subaccounts will earn the same rate of interest as the master account, if applicable. You cannot directly access the subaccounts but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your checking account operates and the way a traditionally organized checking account operates, but this organization makes us more efficient and helps to keep costs down.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as U.S. Treasury (Social Security) or some employers' (payroll)) to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Debit Card Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your debit card and personal identification number, to:

- make deposits to checking account(s) with a debit card
- make deposits to savings account(s) with a debit card
- get cash withdrawals from checking account(s) with a debit card
 - you may withdraw no more than \$3,000.00 per day (in combination with point-of-sale transactions) or \$500.00 for cardholders under 18 years of age
- get cash withdrawals from savings account(s) with a debit card
 - you may withdraw no more than \$3,000.00 per day (in combination with point-of-sale transactions) or \$500.00 for cardholders under 18 years of age
- transfer funds from savings to checking account(s) with a debit card
- transfer funds from checking to savings account(s) with a debit card
- get information about:
 - the account balance of your checking accounts
 - with a debit card
 - the account balance of your savings accounts
 - with a debit card

Some of these services may not be available at all terminals.

Types of Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$3,000.00 in transactions per day (in combination with ATM withdrawals) or \$500.00 for cardholders under 18 years of age

Currency Conversion and Cross-Border Transaction Fees. If you initiate a transaction with your debit card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% plus 0.35% which equals 0.55% and a Cross-Border Transaction fee of .9% plus 1.55% which equals 2.45%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A

cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. For example, display of a payment card logo by an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located. The bank reserves the right to deny Electronic Transactions that may appear to be illegal in nature or originate in high risk foreign countries.

If a debit card is not used for a period of one year, it may not be reissued after the expiration date indicated on the card.

ONLINE AND MOBILE BANKING Transfers - types of transfers - You may access your account(s) via the internet or your mobile device 24 hours a day and using your user identification number and password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from home equity line of credit to checking
- make payments from checking or savings to loan accounts with us
- make payments from checking to third parties such as telephone or utility companies
- transfer funds to other individuals using person-to-person payments
- transfer funds to and from your deposit accounts with us to your accounts at other financial institutions using account-to-account transfers

Payment and transfer services provided through Online and Mobile Banking are subject to additional agreements which are presented upon enrollment. Please refer to these agreements for details including any limitations.

CHARGES

- We do not charge for direct deposits to any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call 1-877-671-2265 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking and money market accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.

- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose up to \$50 if someone used your card and/or code without your permission.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back the money you lost (up to \$50) after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

• **Additional Limits on Liability for Debit Card.** You will not be liable for any unauthorized transactions using your Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

• **(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

ENTERPRISE BANK AND TRUST COMPANY
DEPOSIT SERVICING

222 MERRIMACK STREET
LOWELL, MASSACHUSETTS 01852

Business Days: Monday through Friday
Excluding Federal Holidays

Phone: 1-978-459-9000

Toll-Free: 1-877-671-2265

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our general policy is to delay the availability of funds from your cash deposits not made in person to one of our employees and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day at an Enterprise Bank office that is open, we will consider that day to be the day of your deposit. However, if you make a deposit on a business day after the Enterprise Bank office is closed or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

If you make a deposit at an ATM before 5:00 P.M. Eastern Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 5:00 P.M. Eastern Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability

Funds from cash deposits made in person to one of our employees, wire transfers and electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability

All checks deposited will be available on the first business day following the day of your deposit, except for those deposited into a new account open 30 days or less, if you have been notified of a longer delay, or if you are depositing foreign checks.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from those deposits will be available on the first business day after the day we receive your deposit. Cash deposits not made in person to one of our employees will also be available on the first business day after the day of deposit.

Other Check Deposits

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit. Foreign checks or drafts are sent for collection and may not be available for up to thirty days after the deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available by the ninth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any cash deposits made at automated teller machines (ATMs) we own or operate will be available on the same day as the day of deposit. Funds from any check deposits made at automated teller machines (ATMs) we own or operate will not be available until the first business day after the day of your deposit.

Funds from any cash or check deposits made at automated teller machines (ATMs) we do not own or operate will not be available until the first business day after the day of your deposit.

All ATMs that we own or operate are identified as our machines.

TRUTH-IN-SAVINGS DISCLOSURE

EMERALD CHECKING ACCOUNT

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is a minimum deposit of \$50.00 to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - A maintenance charge of \$25.00 will be imposed every monthly statement cycle if the average daily available balance for the monthly statement cycle falls below \$5,000.00. This fee will not apply if you maintain an average daily available balance of \$5,000.00 in this account, or \$15,000.00 in combined deposit accounts. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily available balance of \$5,000.00 to obtain the disclosed annual percentage yield. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Minimum Balance to Obtain Certain Rebates - Certain rebates to your account will be processed at the end of each monthly statement cycle provided a minimum balance is maintained:

ATM Surcharge Rebate - You will receive a rebate of other banks' surcharges for the use of their ATMs provided you maintain an average daily available balance of at least \$1,500.00 in your account.

Wire Transfer-Incoming Dom/Intl Rebate - You will receive a rebate of all incoming wire charges, \$15.00 per wire, within a monthly statement cycle provided you maintain an average daily available balance of at least \$5,000.00 in your account.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$32.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$32.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is a \$32.00 charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

GOLD CHECKING ACCOUNT

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is a minimum deposit of \$50.00 to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - A maintenance charge of \$15.00 will be imposed every monthly statement cycle if the average daily available balance for the monthly statement cycle falls below \$750.00. This fee will not apply if you maintain an average daily available balance of \$750.00 in this account, or \$2,500.00 in combined deposit accounts. This fee will also not apply if you maintain a business account. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily available balance of \$750.00 to obtain the disclosed annual percentage yield. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method

applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Minimum Balance to Obtain Certain Rebates - Certain rebates to your account will be processed at the end of each monthly statement cycle provided a minimum balance is maintained:

ATM Surcharge Rebate - You will receive a rebate, up to \$10.00 per monthly statement cycle, of other banks' surcharges for the use of their ATMs provided you maintain an average daily available balance of at least \$750.00 in your account.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$32.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$32.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is a \$32.00 charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

Notice to customers age 22 years or younger or age 55 or older - If you are 22 years or younger or age 55 or older, you are eligible to designate one (1) checking account for which service charges will be reduced or eliminated. The Gold Checking Account may be selected for that purpose. The account name that will appear on your periodic statement will be Gold 22/55 Checking. There will be no minimum balance required to open the account and no monthly maintenance charge. The Overdraft Charge and Unavailable Funds Charge will be reduced to \$5.00 for each time an item is paid or returned for Insufficient Funds, Non-Sufficient Funds or Unavailable Funds. There will be no Continued Overdraft Charge. Upon attaining the age of 23, the account will convert to the standard Gold Checking Account unless another account selection is made.

SILVER CHECKING ACCOUNT

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is a minimum deposit of \$50.00 to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - You must receive at least one (1) ACH direct deposit into the account per monthly statement cycle to avoid the monthly maintenance charge of \$10.00.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily available balance of \$750.00 to obtain the disclosed annual percentage yield. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Minimum Balance to Obtain Certain Rebates - Certain rebates to your account will be processed at the end of each monthly statement cycle provided a minimum balance is maintained:

ATM Surcharge Rebate - You will receive a rebate, up to \$5.00 per monthly statement cycle, of other bank's surcharges for the use of their ATMs provided you maintain the average daily available balance of at least \$250.00 in your account.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$32.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$32.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is a \$32.00 charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

Notice to customers age 22 years or younger or age 55 or older - If you are 22 years or younger or age 55 or older, you are eligible to designate one (1) checking account for which service charges will be reduced or eliminated. The Silver Checking Account may be selected for that purpose. The account name that will appear on your periodic statement will be Silver 22/55 Checking. There will be no minimum balance required to open the account and no monthly maintenance charge. The Overdraft Charge and Unavailable Funds Charge will be reduced to \$5.00 for each time an item is paid or returned for Insufficient Funds, Non-Sufficient Funds or Unavailable Funds. There will be no Continued Overdraft Charge. Upon attaining the age of 23, the account will convert to the standard Silver Checking Account unless another account selection is made.

MILITARY CHECKING ACCOUNT

Eligibility Requirement - Military Checking Account is available for Active and Veteran (Honorable/General Discharge) members of the U.S. Armed Forces.

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is no minimum deposit required to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is no monthly maintenance charge.

Minimum balance to obtain the annual percentage yield disclosed - There is no minimum balance requirement.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Certain Rebates - Certain rebates to your account will be processed the same business day the surcharge is assessed.

ATM Surcharge Rebate - You will receive a rebate, up to \$10.00 per monthly statement cycle, of other banks' surcharges for the use of their ATMs.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$5.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$5.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is a \$5.00 charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

STUDENT CHECKING ACCOUNT

Eligibility Requirement - Under 23 years of age. Upon attaining the age of 23, the account will convert to the Silver Checking Account unless another account selection is made.

Rate Information - This account pays no interest.

Minimum balance to open the account - There is no minimum deposit required to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is no monthly maintenance charge.

Certain Rebates - Certain rebates to your account will be processed the same business day the surcharge is assessed.

ATM Surcharge Rebate - You will receive a rebate, up to \$10.00 per monthly statement cycle, of other banks' surcharges for the use of their ATMs.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$5.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$5.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is no charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

MONEY MARKET CHECKING ACCOUNT (SILVER OR GOLD)

Eligibility Requirement - Ownership of either a Gold or Emerald Checking account is required to have the Gold Money Market.

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is a minimum deposit of \$50.00 to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is an average daily available balance requirement of \$1,000.00 in the account to avoid the monthly maintenance charge of \$7.50. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily available balance of \$1,000.00 to obtain the disclosed annual percentage yield. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle. Interest accrues on this account from \$.01, but is not paid unless the minimum balance of \$1,000.00 is maintained.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from a Silver or Gold Money Market Checking account to another account or to third parties by preauthorized, automatic, telephone, or data transfer or by check, draft, debit card, or similar order to third parties are limited to ten per statement cycle.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$32.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$32.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is a \$32.00 charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

EMERALD MONEY MARKET CHECKING ACCOUNT

Eligibility Requirement - Ownership of an Emerald Checking account is required to have the Emerald Money Market.

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Bonus Rate - This account comes with the ability to earn a bonus interest rate and annual percentage yield each monthly statement cycle. The determination of having met the criteria recalculate for each cycle individually. If at the end of the monthly statement cycle, the primary account holder meets the Bonus Rate Criteria listed below, then the bonus interest rate and annual percentage yield is used for that monthly statement cycle. If, at the end of the monthly statement cycle, the Bonus Rate Criteria are not met for that monthly statement cycle, the standard interest rate and annual percentage yield will be used for that monthly statement cycle.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Bonus Rate Criteria - To qualify for the bonus rate, in any monthly statement cycle, the account must be active, the primary account holder must meet the account Eligibility Requirements as well as meet, during the monthly statement cycle, at least 2 of the following criteria; make at least 2 mobile deposits into this account, this account is continuously enrolled in electronic statements, this account finished the monthly statement cycle with an average daily available balance of at least \$10,000, the primary account holder has a combined consumer deposit account average daily available balance of at least \$50,000.

Minimum balance to open the account - There is a minimum deposit of \$1,000.00 to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is an average daily available balance requirement of \$10,000.00 in this account, or \$50,000.00 in combined consumer deposit accounts to avoid the monthly maintenance charge of \$25.00. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily available balance of \$10,000.00 to obtain the disclosed annual percentage yield. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle. Interest accrues on this account from \$.01, but is not paid unless the minimum balance of \$10,000.00 is maintained.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from an Emerald Money Market Checking account to another account or to third parties by preauthorized, automatic, telephone, or data transfer or by check, draft, debit card, or similar order to third parties are limited to ten per statement cycle.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$32.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$32.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is a \$32.00 charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

SILVER SAVINGS ACCOUNT

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is a minimum deposit of \$25.00 to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is an average daily available balance requirement of \$250.00 in the account to avoid the monthly maintenance charge of \$5.00. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily available balance of \$250.00 to obtain the disclosed annual percentage yield. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from a Silver Savings account to another account or to third parties by preauthorized, automatic, telephone, or data transfer or by check, draft, debit card, or similar order to third parties are limited to ten per monthly statement cycle.

Charges - The following charges may be assessed against your account:

Transaction Charges - For each withdrawal transaction over 4 per statement cycle there is a charge of \$0.50. This charge will be waived if you maintain an average daily available balance of \$250.00.

Overdraft Charge - There is a \$32.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$32.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is a \$32.00 charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

55 PLUS SAVINGS ACCOUNT

Eligibility Requirement - Age 55 years and over.

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is no minimum deposit required to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is no monthly maintenance charge.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily available balance of \$250.00 to obtain the disclosed annual percentage yield. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available

balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from a 55 Plus Savings account to another account or to third parties by preauthorized, automatic, telephone, or data transfer or by check, draft, debit card, or similar order to third parties are limited to ten per monthly statement cycle.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$5.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$5.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is no charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

STUDENT SAVINGS ACCOUNT

Eligibility Requirement - Under 23 years of age. Upon attaining the age of 23, the account will convert to the Silver Savings Account unless another account selection is made.

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account - There is no minimum deposit required to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is no monthly maintenance charge.

Minimum balance to obtain the annual percentage yield disclosed - There is no minimum balance required to obtain the disclosed annual percentage yield.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from a Student Savings account to another account or to third parties by preauthorized, automatic, telephone, or data transfer or by check, draft, debit card, or similar order to third parties are limited to ten per monthly statement cycle.

Charges - The following charges may be assessed against your account:

Overdraft Charge - There is a \$5.00 charge for each time an item is paid or returned for Insufficient Funds or Non-Sufficient Funds (NSF).

Unavailable Funds Charge - There is a \$5.00 charge for each time an item is paid or returned for Unavailable Funds. This charge will be included in the "Overdraft and Returned Item Fees" summary on your periodic statement.

The categories of transactions for which an Overdraft or Unavailable Funds Charge may be imposed include check, in-person withdrawal, or withdrawal made by other electronic means.

Continued Overdraft Charge - There is no charge for each consecutive 5-day period your account remains continuously overdrawn.

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

IRA SAVINGS ACCOUNT

Rate Information - This account pays interest. Your interest rate and annual percentage yield may change.

Determination of rate - At our discretion, we may change the interest rate on your account.

Frequency of rate changes - We may change the interest rate on your account at any time.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is no minimum deposit required to open this account.

Minimum balance to avoid imposition of monthly maintenance charge - There is no monthly maintenance charge.

Minimum balance to obtain the annual percentage yield disclosed - There is no minimum balance required to obtain the disclosed annual percentage yield.

Average daily available balance computation method - We use the average daily available balance method to calculate the interest on your account. This method applies a periodic rate to the average daily available balance in the account for the period. The average daily available balance is calculated by adding the available balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - Transfers from an IRA Savings account to another account or to third parties by preauthorized, automatic, telephone, or data transfer or by check, draft, debit card, or similar order to third parties are limited to ten per monthly statement cycle. Withdrawals are limited per IRS regulations. Consult with your Tax Advisor to understand withdrawal implications.

Charges - The following charges may be assessed against your account:

Stop Item Charge - You will be charged \$30.00 per item stopped, ACH and/or Check.

Other Charges - See the Consumer Service Charge Schedule for details.

For further terms and conditions of your IRA Savings Account, refer to your plan document which is received at account opening. Please consult with your Tax Advisor for the deductibility of retirement plan contributions.

CERTIFICATE OF DEPOSIT ACCOUNT OR

IRA CERTIFICATE OF DEPOSIT ACCOUNT

Rate Information - This account pays interest. Your interest rate and annual percentage yield will remain unchanged for the duration of your term.

Compounding and crediting frequency - For accounts with terms of less than one year, interest will not be compounded, and interest is paid at maturity. For accounts with terms of one year and greater, interest will be compounded and paid monthly.

Minimum balance to open the account - The minimum deposit required for accounts with a term of less than one year is \$2,500.00. The minimum deposit required for accounts with a term of at least one year and greater is \$500.00.

Minimum balance to avoid imposition of monthly maintenance charge - There is no monthly maintenance charge.

Minimum balance to obtain the annual percentage yield disclosed - The minimum daily balance required for accounts with a term of less than one year is \$2,500.00. The minimum daily balance required for accounts with a term of at least one year and greater is \$500.00.

Daily 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.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations - You may not make any deposits into your account before maturity. Withdrawals from IRA Certificate of Deposit Accounts are limited per IRS regulations. Consult with your Tax Advisor to understand withdrawal implications.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 6 months or less:
The fee we may impose will equal all accrued interest, or at least 7 days accrued interest (whichever is greater) on the amount withdrawn subject to penalty.
- If your account has an original maturity of 7 to 35 months:
The fee we may impose will equal 6 months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 36 to 47 months:
The fee we may impose will equal 12 months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 48 to 59 months:
The fee we may impose will equal 18 months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 60 to 72 months:
The fee we may impose will equal 24 months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes principal deposited and interest credited will remain on deposit until maturity. You may withdraw the interest that was earned during the term of the account before maturity, without penalty. Interest earned during the term can be withdrawn at any time once it is credited to the account. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below) or we receive written notice from you within the grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate on the renewed account will be the interest rate in effect on the maturity date for accounts which have the same term and minimum balance of the original account. Unless specifically stated otherwise, any promotional account interest rate and/or special offers will not apply to automatically renewing accounts.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

The categories of transactions for which an Overdraft/NSF/Unavailable Funds Charge may be imposed are those by any of the following means: check, in-person withdrawal, or withdrawal made by other electronic means.

Check printing.....(fee depends on style and quantity of check ordered)

An account shall remain active so long as the customer has initiated at least one transaction that either increases or decreases the balance to that account within the previous 12-month period. An account is dormant once it has gone 13 months without at least one customer-initiated transaction that would keep an account active. Any customer-initiated transaction that would keep an account active will also return an account, which is not active, to being active.

If your account is subject to a minimum balance requirement to avoid imposition of a monthly maintenance charge, there will be no monthly maintenance charge imposed for your first monthly service charge cycle (which may be less than a month, depending on the date the account was opened). The minimum balance to avoid the imposition of a monthly maintenance charge becomes an account requirement after your first service charge cycle. (Your service charge cycle is a monthly time frame and is aligned with your monthly statement cycle unless you have a savings account on a quarterly statement cycle or have requested a non-monthly statement cycle period.)

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are found within this document. If the figures are not filled in, please see the insert or your periodic statement. All interest rates documented here are valid as of account opening and, with the exception of the Certificate of Deposit Account and the IRA Certificate of Deposit Account, can, at the sole discretion of the Bank, change at any time without prior notice.

EMERALD CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

GOLD CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

SILVER CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

MILITARY CHECKING ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

STUDENT CHECKING ACCOUNT

SILVER MONEY MARKET CHECKING ACCOUNT

OR

GOLD MONEY MARKET CHECKING ACCOUNT

Rate Information:

- **Tier 1** - If your average daily available balance is more than \$0, but less than \$10,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your average daily available balance is more than \$9,999.99, but less than \$25,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your average daily available balance is more than \$24,999.99, but less than \$100,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your average daily available balance is more than \$99,999.99, but less than \$500,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your average daily available balance is more than \$499,999.99 but less than \$1,000,000.00, the interest rate for the accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your average daily available balance is \$1,000,000.00 or more, the interest rate for the accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.

EMERALD MONEY MARKET CHECKING ACCOUNT

Rate Information:

- **Tier 1** - If your average daily available balance is more than \$0, but less than \$10,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%. The available bonus interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your average daily available balance is more than \$9,999.99, but less than \$25,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%. The available bonus interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your average daily available balance is more than \$24,999.99, but less than \$100,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%. The available bonus interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your average daily available balance is more than \$99,999.99, but less than \$500,000.00, the interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%. The available bonus interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your average daily available balance is more than \$499,999.99 but less than \$1,000,000.00, the interest rate for the accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%. The available bonus interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your average daily available balance is \$1,000,000.00 or more, the interest rate for the accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%. The available bonus interest rate for accrual of interest on the entire balance in your account will be _____% with an annual percentage yield of _____%.

SILVER SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

55 PLUS SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

STUDENT SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

IRA SAVINGS ACCOUNT

The interest rate for your account is _____% with an annual percentage yield of _____%.

CERTIFICATE OF DEPOSIT

OR

IRA CERTIFICATE OF DEPOSIT ACCOUNT

The length of time for your account is _____ days or _____ months.

The interest rate for your account is _____% with an annual percentage yield of _____%.

For more information on how working with Enterprise Bank can benefit you, contact us at 978-459-9000 or 877-671-2265 or visit us at EnterpriseBanking.com



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