



Established 1863  
Member FDIC

---

Dear Valued Customer,

Welcome to AppleBankDirect<sup>®</sup>, a family of deposit products offered by Apple Bank for Savings, the second largest state-chartered savings bank in New York State.

With AppleBankDirect, we offer you premier deposit products accessible from [www.applebank.com](http://www.applebank.com) that can conveniently be opened by mail. Our commitment is to serve your needs with competitive rates, no hidden costs, and quality service. Plus, when you sign up for our Free Online Banking, you'll enjoy convenient, 24/7 access to product and account information.

Ready to open your AppleBankDirect deposit account? It's easy to get started.

First, carefully review the account opening materials that are included in this package. Materials include a profile form, signature card, product information sheet with instructions, and a product disclosure. Then, complete the profile form and signature card, include a check for the amount of your deposit, and mail to:

AppleBankDirect  
900 Stewart Avenue, Suite 605  
Garden City, NY 11530

Please retain the product disclosure for your records.

If you have questions about any AppleBankDirect product or service, please call us at 1-914-902-2775. For the speech or hearing impaired using a text transmitter, our TDD phone number is 1-800-824-0710.

Thank you for choosing AppleBankDirect. We look forward to serving your banking needs.

Sincerely,

The AppleBankDirect Service Team



## Thank you for Choosing the AppleBankDirect ExtraValue Checking Account.

The following brief outline gives you important information on how to open a new AppleBankDirect ExtraValue Checking Account by mail. Should you need assistance or have any questions, please call us at 1-914-902-2775.

- Please be sure to complete the Online Profile/Signature Card form (attached as Page Two). The form must include the tax identification number and all other requested information for all account owners, as well as information regarding any designated beneficiary.
- All account owners must sign the Signature Card portion of the form (located near the bottom). Please sign the corresponding box for Signature A, B, or C from the Online Profile/Signature Card form's Customer A, B, or C. If applicable, complete the beneficiary information at the bottom of the form.
- This is a non-interest bearing demand deposit account from which withdrawals can be made by using checks. This is a **totally free checking account** with no monthly maintenance charges regardless of the balance. Your initial order of personalized checks will be provided to you free of charge.
- Checks for the opening deposit may be payable to the primary account owner, the joint owner, or to Apple Bank directly.
- Your first order of checks and your Free Visa<sup>®</sup> debit card will be sent to you as soon as the account is opened. Please expect to receive these items within 2 weeks from the opening date.
- The AppleBankDirect ExtraValue Checking Account: (1) may be opened only by mail, and (2) is available only to customers having an existing Apple Bank deposit account in good standing open for 90 days or more. A minimum opening deposit of \$100 or more is required.
- This account provides for delivery of periodic Online Statements, disclosures and notices of change only through electronic communications ("ECs"). For details, see disclosure included in this package.
- Accounts opened by mail are available only for personal account types.
- **Please return the completed form to: AppleBankDirect  
900 Stewart Avenue, Suite 605  
Garden City, NY 11530**

**Please remember to send us the completed and signed Online Profile/Signature Card form and check for account opening. Retain the disclosure for your own records. Thank you for your business!**

**Apple Bank for Savings – AppleBankDirect® Online Profile/Signature Card (For Existing Customers Only)**

Check Appropriate Account Title:  Individual;  Individual, In Trust For (I/T/F);  Joint;  Jointly, In Trust For (I/T/F)

Complete Customer and Beneficiary (if elected) information, and sign in box(es) below (**NOTE:** The beneficiary does not sign.)

--

Last Name	First Name	Middle Initial	
Street Address	City	State	Zip Code
Tax ID #	Date of Birth	Home Telephone #	Mother's Maiden Name
Occupation (current or previous)	Employer's Name &Address		

**CUSTOMER B — [JOINT OWNER; PAYABLE TO EITHER OR TO THE SURVIVOR(S)]**

Last Name	First Name	Middle Initial	
Street Address	City	State	Zip Code
Tax ID #	Date of Birth	Home Telephone #	Mother's Maiden Name
Occupation (current or previous)	Employer's Name &Address		

**CUSTOMER C — [JOINT OWNER; PAYABLE TO EITHER OR TO THE SURVIVOR(S)]**

Last Name	First Name	Middle Initial	
Street Address	City	State	Zip Code
Tax ID #	Date of Birth	Home Telephone #	Mother's Maiden Name
Occupation (current or previous)	Employer's Name &Address		

**TAYPAYER CERTIFICATION (Substitute W-9)** Under penalties of perjury, I certify that: (1) The number shown on this form is my correct Taxpayer Identification Number, AND (2). I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, AND (3) I am a U.S. person (including a U.S. resident alien).

**CERTIFICATION INSTRUCTIONS:** You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest dividends on your tax return. (In case of an account opened by a fiduciary/legal representative, this certification will relate to the status and taxpayer ID number of the individual/entity having a beneficial interest in this account.)

I/We received and agree to be bound by Apple Bank for Savings' rules, regulations and account disclosures, including amendments.

**Jointly owned accounts are payable to either or to the survivor(s).**

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

Signature A	Signature B	Signature C
-------------	-------------	-------------

Last Name	First Name	Middle Initial	
Street Address	City	State	Zip Code
Date of Birth	Relationship		

For Bank Use Only

Date: \_\_\_\_\_, 20 \_\_\_\_; Account No. \_\_\_\_\_

**ABOUT YOUR EXTRAVALUE<sup>SM</sup> CHECKING ACCOUNT**

This disclosure statement was prepared in compliance with the federal Truth-in-Savings Act.

This is a non-interest bearing demand deposit statement account from which withdrawals can be made by using checks. The ExtraValue Checking Account is available at all branch locations. This account is not available to businesses, corporations, or for-profit organizations.

**Minimum Balance to Open**

This account may be opened with a minimum initial deposit of \$100 or more.

**Charges to Maintain This Account**

There are no maintenance charges associated with your account regardless of the balance.

**ATM Service Charges**

ATM transactions processed at Apple Bank locations are free and unlimited. However, each time you use a non-Apple Bank ATM or Pont-of-Sale (POS) facility, in addition to charges that may be imposed by the operator of the ATM, you will incur the following charges.

*Domestic ATM Transactions*

Domestic ATM withdrawals	\$2.00	per transaction
--------------------------	--------	-----------------

*POS Transactions*

Purchases	\$2.00	per transaction
-----------	--------	-----------------

*International ATM Transactions*

International ATM withdrawals	\$5.00	per transaction
-------------------------------	--------	-----------------

See our Maintenance and Service Charges brochure for a complete listing of all other service charges.

**Other Charges**

The charge for new check printing, including micro-encoded deposit tickets, varies with each order and is dependent upon quantity or style ordered. The same applies to an additional order of micro-encoded deposit tickets.

See attached "other charges" specific to this account.

**Statements**

We will send you a statement each month if there is account activity or quarterly if there is no account activity. This statement will show all account activity during the previous statement period and will include digital images of the front of all paid and canceled checks, all deposits made, and any charges incurred. A charge may apply for a copy of the back of any paid check you request. See attached "Other Charges" specific to this account for applicable charges. The cutoff date, which determines the statement cycle, differs for each branch.

You must examine the statement (and checks) and notify the Bank within 14 days, in writing, of any discrepancies. If the discrepancy concerns an ATM or other electronic funds transfer transaction (federal recurring payments, payroll deduction, etc.), this notification period is extended to 60 days. If we do not hear from you within these time frames, we will assume the statement is correct.

**ACH/EFT & Check Payment Order**

On any given business day, when both ACH/EFT and/or checks are presented for payment against your account, Apple Bank will pay ACH/EFT first, followed by any checks presented. ACH/EFT will be paid in the order in which they are received by the Bank and then checks will be processed in the same manner. For example, if an ACH/EFT debit for \$300 is presented for payment and two checks are also presented for payment, the ACH/EFT debit will be processed first, followed by the two checks in the order in which they were received by the Bank.

Additionally, other EFT transactions, such as Point-of-Sale transactions, will be posted to your account throughout the day as they are received by the Bank.

**Where You Can Get Further Information**

Please contact any of our platform personnel with any questions you may have regarding the information provided in this disclosure or how it affects your account relationship with us. If you would like to telephone us for additional information or current rates, please call us at 1-914-902-2775. For the speech or hearing impaired using a text transmitter, our TDD phone number is 1-800-824-0710.

**Other Charges Specific to Checking Accounts, NOW Checking, and Money Market Accounts**

Abandoned property (advertising and certified mailing costs)	Varies	dependent upon Bank costs
Account research/transcript/reconciliation	\$ 40.00	per hour, one half-hour minimum
Canceled stop payment order	10.00	per cancellation
Collection of foreign checks	40.00	per item
Deposited items returned (checks negotiated through us, drawn on other banks, which are returned unpaid)	10.00	per item
Documentation production/subpoena compliance (where legally permissible, the Bank will charge the differential between statutory payments and standard Bank charges for document production required by a subpoena, summons, etc.)	Varies	per action
Legal process (liens, levies, restraining orders, etc.)	150.00	per action
Non-sufficient funds (checks drawn, ATM/POS, ACH/EFT, and ATM/CheckCard transactions which are paid, at the sole discretion of the Bank, against non-sufficient funds)	35.00	per item – maximum 6 item fees per day
Outgoing collections	40.00	per item
Payments against uncollected funds (checks drawn on your account or ACH/EFT debits which are paid, at the sole discretion of the Bank, against uncollected funds)	35.00	per item – maximum 6 item fees per day
Photocopy	7.50	per check or statement
Returned checks (insufficient funds/uncollected funds including ACH/EFT debits)	35.00	per item – maximum 6 item fees per day
Returned mail-handling charge for undeliverable statements	25.00	per first return
Rolled coin - bought, sold, deposited, or withdrawn (excess of ten rolls)	.20	each
Standard bank confirmation (verification of deposit, loan, or other account information)	25.00	per request
Stop payment order	35.00	per stop

See our Maintenance and Service Charges brochure for a complete listing of all other service charges.