

ABOUT YOUR PASSBOOK/STATEMENT SAVINGS ACCOUNT

This disclosure statement was prepared in compliance with the federal Truth-in-Savings Act. This is a savings account for which you may either have a passbook or receive statements. It earns a variable-rate of interest.

Minimum Balance To Open

This account may be opened with a minimum deposit of \$100 or more. IRA and Qualified Retirement Plan (QRP) accounts may be opened with a minimum deposit of \$5.00 or more.

Interest Features

Rate in Effect as of todayInterest RateAnnual Percentage Yield (APY).....

Interest Computation

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Balance to Earn Interest

You must maintain a minimum balance of \$250 in your account each day to obtain the disclosed annual percentage yield. If your balance is below \$250 on any day or days, you will not earn interest on that day or days. The minimum balance for IRA and QRP accounts is \$5.00. Interest begins to accrue on the next business day following the deposit of any checks. All other deposits begin to accrue interest on the day of deposit.

Annual Percentage Yield

The stated annual percentage yield assumes that the interest rate remains unchanged, and the minimum balance on deposit (together with all interest earned) is not withdrawn for the entire year.

Interest Compounding and Crediting

Interest on this account compounds every day. It will be credited to your account each quarter.

We will pay interest in accordance with the option you choose. (Age restrictions may apply on IRA and QRP accounts): ■ We will add the amount to your account balance, OR ■ we will send you a check (\$10 or more) for the amount, OR ■ we will transfer the amount to another Apple Bank Savings, NOW, Checking or Money Market account.

If you close your account before interest is credited (prior to the end of the last business day of the quarter), you will not receive the accrued interest.

Variable-Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield may change. The interest rate on your account is determined by the Bank, at our discretion.

Rate Change Frequency

We may change the interest rate on your account at any time.

Transaction Limitations

If you have a Statement Savings Account, you may make unlimited transfers from your account to another of your accounts at the Bank, and unlimited withdrawals (payments directly to you) when such transfers or withdrawals are made in person, by mail, messenger, or by using the Bank's or a Shared Network automated teller machine (ATM). Each month, you may make up to six (6) special withdrawals or transfers from your account in any combination of debit card (POS), preauthorized or automatic transfer (including ACH transactions), or telephone agreement, order or instruction, payable to third parties. Your account will be assessed a charge of \$20.00 for each excess withdrawal or transfer you make. Federal regulations require that if you continually violate the above-described limits, we may have to close or reclassify your account. We will notify you prior to taking any of these actions.

Pre-authorized debits are not permitted from Passbook Savings Accounts. You may make as many pre-authorized credits (i.e. direct deposits of Social Security) to your Passbook Savings Account and Statement Savings Account as you wish.

The following event will probably never happen, but it is provided for by law: Apple Bank can, at any time, require 7 days' advance notice that you intend to withdraw funds from this account. We can refuse to permit a withdrawal in such cases, if we have not received the required notice. This advance notice has never been required, nor is the rule likely to be applied.

If any funds are distributed to you from an IRA or QRP account before you attain age 59 1/2, the distribution may have substantial unfavorable tax consequences as described in the documents delivered to you when you opened your account. Certain exceptions to these rules apply. Please consult with your own legal or tax advisor concerning all tax related issues.

Charges To Maintain This Account

A maintenance charge of \$4.00 will be imposed every month the balance in the account falls below \$500 any day of the month. This monthly maintenance charge does not apply to IRA and QRP accounts or to accounts receiving federal recurring payments. In addition, accounts established for the benefit of persons under age 18 (i.e., custodial accounts) are exempt from this charge. See attached "other charges" specific to this account.

ACH Payment Order

On any given business day, when two or more ACH/EFT debits are presented for payment against your statement account, Apple Bank will pay ACH/EFT debits in the order in which they are 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.

Statements

If your account is a Statement Account, we will send you a statement each month when there is account activity, or quarterly if there is no activity. The statement will show all account activity during the previous statement period. This statement will include any interest earned, the annual percentage yield earned, and any charges incurred.

You must examine the statement 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.

Where You Can Get Further Information

Please feel free to 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 Passbook/Statement Savings Accounts

Abandoned property (advertising and certified mailing costs)	Varies	dependent upon Bank costs
Abandoned property processing	\$20.00	per account
Account research/transcript/reconciliation	40.00	per hour, one half-hour minimum
ACH or pre-authorized EFT withdrawals paid or returned, at the sole discretion of the Bank, against insufficient or uncollected funds	35.00	per item – maximum 6 item fees per day
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
Excess withdrawal or transfer	20.00	per excess withdrawal or transfer
IRA Plan Trustee Maintenance	30.00	per year
Legal process (liens, levies, restraining orders, etc.)	150.00	per action
Non-sufficient funds (ATM/POS transactions paid, at the sole discretion of the Bank, against non-sufficient funds)	35.00	per item – maximum 6 item fees per day
Outgoing collections (including pension transfers)	40.00	per item
Photocopy	7.50	per check or statement
Qualified Retirement Plan Trustee Maintenance	30.00	per year
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

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