

ABOUT YOUR BASICVALUE CHECKING® ACCOUNT

This disclosure statement was prepared in compliance with the federal Truth-in-Savings Act and the New York State Banking Board Basic Banking Account Regulations to provide you the terms and conditions of your BasicValue Checking Account.

This is a non-interest bearing demand deposit statement account from which withdrawals can be made by using checks. 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 \$10 or more. There is no minimum balance required to maintain this account.

Transaction Limitations

Each month, you may make up to twelve (12) withdrawals at no charge to you. (This includes withdrawals you make at a branch as well as checks you write to third parties). See the section "Charges to Maintain This Account" if you exceed these limits.

A withdrawal is deemed to be made when recorded on the books of the Bank, which is not necessarily the date that you initiated the transaction. There are no other transaction limitations associated with this account.

You may make an unlimited number of deposits to this account free of charge.

Charges to Maintain This Account

A maintenance charge of \$3.00 will be imposed every month at the end of the statement cycle regardless of the balance you maintain in the account. You may make up to twelve (12) withdrawals every month at no charge.

A \$1.00 charge per withdrawal will be imposed any month during which you make more than twelve (12) withdrawals (Withdrawals you make at a branch as well as checks you write to third parties only). ATM or Point-of-Sale (POS) transactions are not subject to this charge.

However, see "ATM Service Charges" for other applicable charges.

Other Charges

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
New check charge (printing charges) includes encoded deposit tickets, OR additional order of encoded deposit tickets	Varies	dependent on quantity or style ordered
Non-sufficient funds (checks drawn, ATM/POS, ACH/EFT and ATM Debit Card transactions, which are paid, at the sole discretion of the Bank, against non-sufficient funds)	35.00	per transaction – maximum 6 transaction 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 transaction – maximum 6 transaction fees per day
Photocopy	7.50	per check or statement
Returned checks (insufficient funds/uncollected funds including ACH/EFT debits)	35.00	per transaction – maximum 6 transaction 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

ATM Service Charges

ATM transactions processed at Apple Bank locations are free and unlimited. However, each time you use non-Apple Bank ATM, 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
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International ATM Transactions

International ATM withdrawals	\$5.00	per transaction
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See our Maintenance and Service Charges brochure for a complete listing of all other service charges.

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 cancelled 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 for statement cycles is the last business day of each month.

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. If you are unsatisfied with our banking services or products offered, you may also contact the New York State Department of Financial Services at (800) 342-3736.