

ABOUT YOUR TREASURY BILL INDEXED MONEY MARKET ACCOUNT

This disclosure statement was prepared in compliance with the federal Truth-in-Savings Act to provide you with the terms and conditions of your Treasury Bill Indexed Money Market Account. This is a statement account from which withdrawals can be made in accordance with certain prescribed restrictions. Balances of \$25,000 or more earn a tiered indexed variable-rate and APY tied to the "Asked" discount basis of US Treasury Bills with a maturity date closest to, but not to exceed 30 days.

Minimum Balance to Open

This account may be opened with a minimum initial deposit of \$10,000.

Rate in Effect as of Today:

Balances to Earn Annual Percentage Yield (APY)	\$25,000.00 - \$49,999.99	\$50,000.00 - \$99,999.99	\$100,000.00 and over
Interest Rate			
APY			
Percentage of Index	65%	90%	100%

Interest Features

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 \$25,000 in your account each day to obtain the minimum disclosed annual percentage yield. If your balance is below \$25,000 on any day or days, you will not earn interest on that day or days. Daily balances of \$25,000.00 to \$49,999.99 earn 65% of the indexed rate. Daily balances of \$50,000.00 to \$99,999.99 earn 90% of the indexed rate. Daily balances of \$100,000.00 or more earn 100% of the indexed rate. 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that the interest rate remains unchanged, and the minimum balance on deposit (together with all interest earned) is not withdrawn for the entire year.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 at the end of the last business day of the calendar month. If you close your account before interest is credited (prior to the end of the last business day of the calendar month), you will receive the accrued interest. However, your account can only be closed in person or by mail requesting "balance of account."

Variable-Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield may change. The initial annual percentage yield ("APY") on your account is based on an index. The APY is calculated based on the rate of the closing "Asked" discount basis of 30-Day Treasury Bills as quoted and published in *The Wall Street Journal* or at wsj.com on the last business day of the month preceding the month in which your account was opened. If there are no exact Treasury Bills with a 30-day maturity, then the "Asked" rate used shall be for Treasury Bills with a maturity date closest to, but not to exceed 30 days. If the index becomes unavailable (is no longer published in *The Wall Street Journal* or at wsj.com), we will choose a comparable legally permissible index and notify you of our choice. The daily balance in your account determines the percentage of the indexed rate your account will earn. See *Balance to Earn Interest* section. The APY will remain in effect through the last calendar day of the month in which your account was opened. A new interest rate and APY will take effect on the first calendar day of each subsequent month and will remain in effect through each subsequent month-end. Each new interest rate and APY will be based on the index as quoted and published in *The Wall Street Journal* or at wsj.com on the last business day of the preceding month.

Rate Change Frequency

The APY and interest rates on your account may change every month, based on changes in the index.

Transaction Limitations

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 Money Market Account in any combination of check, draft, debit card (POS), preauthorized or automatic transfer (including ACH transactions), telephonic 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. We will provide you with a set of checks for check writing privileges upon your request.

Federal regulations require that if you continually violate the above-described limits, we may have to close your account, or take away your ability to write checks on the account, or reclassify your account. We will notify you prior to taking any of these actions.

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.

Statements

We will not issue a passbook for your Money Market Account. Instead, each month, we will send you a statement showing all account activity during the previous month. This statement will include any interest earned, the annual percentage yield earned, and any charges incurred. If you elected the check writing option, paid and canceled checks will be held in safekeeping by the Bank. If you require photocopies of paid checks, they will be provided to you at the disclosed charge. See attached "Other Charges" specific to this account.

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.

ACH/EFT & Check Payment Order

On any given business day, when both ACH/EFT debits and/or checks are presented for payment against your account, Apple Bank will pay ACH/EFT debits first, followed by any checks presented. ACH/EFT debits 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 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.

Charges to Maintain This Account

A maintenance charge of \$10.00 will be imposed every month at the end of the statement cycle if the balance in the account falls below \$10,000 any day of the month. You may write six checks each month at no charge. The account will be assessed a charge of \$20.00 for each subsequent (excess) check you write.

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. There is a fee of \$20.00 for each excess withdrawal or transfer made from your account over the limit defined for you in the "Transaction Limitations" section of this disclosure.

See attached "other charges" specific to this account.

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.