

## ABOUT YOUR CLASSVALUE 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. This special checking account is available to students attending High School, a Vocational School or a College/University with presentment of an unexpired school identification card. Students age 14 through 16 must have a parent or guardian as a joint account holder on this account.

An added feature of this account is that the account holder is entitled to free and unlimited, domestic, non-Apple Bank ATM and Point-of-Sale (POS) transactions. However, the non-Apple Bank ATM operator may impose a surcharge.

### Minimum Balance to Open

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

### Transaction Limitations

Upon obtaining your twenty-sixth birthday, you will no longer be eligible to maintain a ClassValue Checking Account. We will notify you prior to your twenty-sixth birthday and provide you with checking alternatives in order for you to transfer your ClassValue Checking Account to another account of your choice.

### Charges to Maintain This Account

There are no monthly maintenance charges associated with this account.

### ATM Service Charges

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

#### *International ATM Transactions*

International ATM withdrawals or transfers between accounts	\$5.00	per transaction
International balance inquiries	\$3.00	per inquiry
Unprocessed international ATM withdrawals/Inquiries (rejected ATM transactions)	\$3.00	per occurrence

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. 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 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.