

ABOUT YOUR APPLE BANK BONUS SAVINGS 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 Bonus Savings Account. This account is a statement account and earns a variable-rate of interest. IRA and QRP accounts are not permitted to open BONUS Savings Accounts.

On the last business day of each calendar year that this account is open, as a bonus, an additional $\frac{1}{4}$ of 1% (.25%) interest (not compounded) will be credited to the account, calculated on the average account balance for the entire year (pro-rated for accounts opened throughout the calendar year), provided a minimum account balance of \$2,500.00 remains on deposit in the account on the last business day of the calendar year. Deposits made to the account on the last business day of the calendar year will be included when calculating the average account balance for the next annual period.

Minimum Balance to Open

This account may be opened with a minimum deposit of \$2,500 or more up to the maximum per household deposit permitted.

Interest Features

Rate in effect as of today:

Balances to Earn Annual Percentage Yield (APY)	\$2,500 - \$24,999.99	\$25,000 or more
Interest Rate		
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 \$2,500 in your account each day to obtain the disclosed annual percentage yield. If your balance is below \$2,500 on any day or days, you will not earn interest on that day or days. 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that the interest rate remains unchanged, and the minimum balance on deposit (together with all interest earned) is not withdrawn for the entire year.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 on the last business day of each month.

On the last business day of each calendar year the account remains open, as a bonus, an additional $\frac{1}{4}$ of 1% (.25%) interest (not compounded) will be credited to the account, calculated on the average account balance for the entire year (pro-rated for accounts opened during the calendar year), provided a minimum account balance of \$2,500.00 remains on deposit in the account on the last business day of the year. Deposits made to the account on the last business day of the calendar year will be included when calculating the average account balance for the next annual period.

If you close your account before interest is credited, that is prior to the last business day of the month, you will not receive the accrued interest. In addition, if the account is closed prior to the last calendar business day of the year, the bonus interest for the calendar year will not be paid.

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

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

Charges to Maintain This Account

A maintenance charge of \$10.00 will be imposed every month the balance in the account falls below \$2,500 any day of the month. This monthly maintenance charge does not apply to accounts established for the benefit of persons under age 21 (i.e., custodial accounts). See attached "other charges" specific to this account.

See attached "Other Charges" specific to this account for additional applicable charges.

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 (POS) transactions, will be posted to your account throughout the day as they are received by the Bank.

Statements

We will send you a statement each month 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. Your account can also be linked to any of your Apple Checking or Money Market Accounts. This account and related periodic activity, will be included on the statements issued for the Checking or Money Market 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.

Where You Can Get Further Information

Please feel free to contact any of our branch 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 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 transaction – maximum 6 transaction 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
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 transaction – maximum 6 transaction 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.