

ABOUT YOUR GOLDVALUE NOW CHECKING® ACCOUNT

This disclosure statement was prepared in compliance with the federal Truth-in-Savings Act.

This is a checking account, which consists of two sub-accounts — an interest checking account and a money market account. Balances of \$1,000 or more earn a variable interest rate. This account is not available to businesses, corporations, or for-profit organizations.

An added feature of this account is that the account holder is entitled to free, unlimited, Point-of-Sale (POS) transactions.

Minimum Balance to Open

This account may be opened with a minimum initial deposit of \$100 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 \$1,000 in your account each day to obtain the disclosed annual percentage yield. If your balance is below \$1,000 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that the interest rate remains unchanged, and the minimum balance on deposit (together with all interest earned) is not withdrawn for the entire year.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 each month at the end of your statement cycle.

If you close your account before interest is credited (prior to the last day of the statement cycle), 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 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

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.

Special Feature

Your GoldValue NOW Checking Account is a Master Account consisting of two sub-accounts — an Interest Checking Account and a Money Market Account. At the start of each statement cycle, we will periodically allocate funds between your two sub-accounts such that a portion of your Interest Checking sub-account may be credited to your Money Market sub-account. If on any given day the amount of the items drawn on your Interest Checking sub-account exceeds the balance therein, the Bank shall transfer funds from the Money Market sub-account to the Interest Checking sub-account to the extent available. However, on the sixth day during a statement cycle month on which such transfer is required, all remaining funds in the Money Market sub-account shall be transferred to the Interest Checking sub-account for the remainder of the statement cycle. This process will then be repeated at the start of each statement cycle.

Reallocations will be solely on our books and will not affect the appearance of any information provided on your periodic statement. Your periodic statement will reflect one combined balance, one annual percentage yield earned and one amount of interest paid for the entire account. The above-described internal transfers will not be reflected on your periodic statement.

Charges to Maintain this Account

A maintenance charge of \$10.00 will be imposed on every month at the end of the statement cycle if the daily balance in the account falls below \$1,000 any day of the monthly statement cycle. This monthly maintenance charge will not be assessed if you:

- Are a senior citizen who has authorized the Bank to accept direct deposits of your federal recurring payments (i.e., Social Security); OR
- Maintain daily aggregate deposit account balances of \$10,000 or more.

ATM Service Charges

ATM transactions processed at Apple Bank locations are free and unlimited. However, each time you use non-Apple Bank ATM or a Point-of-Sale (POS) facility, 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 or transfers between accounts	\$2.00	per transaction
Balance inquiries	\$2.00	per inquiry
Unprocessed ATM withdrawals/inquiries (rejected ATM transactions)	\$2.00	per occurrence

POS Transactions

Purchases	Free	Unlimited
Unprocessed POS transactions (rejected POS withdrawals)	\$2.00	per occurrence

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 checks 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 when there is account activity, or quarterly if there is no 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, any interest earned, the annual percentage yield earned, 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, which determines the statement cycle period, differs for each branch.

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 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.

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.