



DEPOSIT ACCOUNT AND CARDHOLDER AGREEMENT AND DISCLOSURES (THE "AGREEMENT")

DEPOSIT ACCOUNT AGREEMENT

Welcome to Wellesley Bank! The purpose of this Deposit Account Agreement is to make sure that you know your rights and responsibilities with respect to deposit accounts that you maintain with us. By opening and maintaining any deposit account at the Bank, you agree that the terms and conditions in this Agreement govern your account. This Agreement may be amended from time to time by us and your continued use of your account constitutes your agreement to be bound by the amended terms and conditions. Therefore, you should read this Agreement carefully and keep it with your important records for future reference.

Definitions.

The terms "you" and "your" refer to each depositor who opens an Account, including all joint owners of each Account and the terms "we," "us," "our," and "the Bank" refer to Wellesley Bank. "Account" means each deposit account you maintain with us, including checking, savings, money market, and certificate deposit accounts. The term "Agreement" means this Deposit Account Agreement, the Initial Electronic Funds Transfer Disclosure, the Funds Availability Policy and the Truth in Savings Disclosure provided to you either separately or as part of this booklet.

Types of Accounts. The following terms apply to different types of accounts that we may permit you to open. We also may permit you to open other types of accounts that we offer from time to time.

- **Individual Account.** If your Account is an individual account, you are the only person who is authorized to write checks or make withdrawals from your Account unless we agree to accept a power of attorney or someone else is duly appointed as your legal representative. By opening an individual account, you will not create any survivorship rights in any other person.
- **Joint Account.** If your Account is a joint account, all deposits are the property of the person(s) named in the title on the Account as it appears in our records and on your Account statements and we may release all or any part of the amount in the Account to honor checks, withdrawals, orders or requests from any such person(s). Upon receiving written notice from any person named on the Account, we may freeze the Account and prevent further withdrawals by check or otherwise. The Account may be frozen until we receive written notice, signed by all parties named on the Account, as to the disposition of funds. We may use the funds to satisfy a debt or judgment of any person named on the Account if ordered to do so by a court of law.
- **Joint Account with/without Survivorship.** If your Account is a joint account with rights of survivorship, upon the death of one owner all amounts on deposit in the Account vest in and belong to the surviving owner(s). In the event the Account is designated as a joint account without rights of survivorship and we receive written notice of death of any person named on the Account, we may freeze the Account until we receive satisfactory instructions with regard to disposition of the Account.
- **Fiduciary or Representative Accounts.** If your Account is a fiduciary or representative account, including but not limited to a trust, custodial, or estate account, you agree that it is your sole responsibility to determine the legal requirements for and effects of opening and maintaining such an account and to perform your duties as a fiduciary or legal representative in accordance with applicable law.
- **Revocable Trust Accounts (including "In trust for" and dPayable on death accounts).** If your Account is a trust account expressly for the benefit of another person, only the trustee(s) named on the Account may withdraw funds from the Account. The trustee(s) may change the beneficiary at any time. In the event of the death of all of the named trustees, payment may be made to the beneficiary named in the Account or to that person's legal representative. If we have any uncertainty as to whom the payment should be made, you agree that we may hold the funds in the Account until we receive satisfactory evidence as to the proper payee.
- **Uniform Transfers to Minors Act (UTMA) Accounts.** If your Account is a custodial account opened in accordance with the Uniform Transfer to Minors Act (UTMA), the Account must be opened in the name of only one custodian with only one minor as beneficiary.
- **Limited Access Deposit Accounts.** If your Account is a limited access deposit account, it is governed by all of the provisions of Massachusetts G.L. c. 167D, § 5A. All deposits in the Account will belong to you, but the person you designate as a signatory to the Account in a properly completed declaration of intent filed with the Bank will have such powers with respect to the Account as you express in the declaration. By opening a limited access deposit account, you will not create any survivorship rights in any other person.
- **Power of Attorney.** We may, in our sole discretion (unless we are required by law to recognize a statutory form of power of attorney), recognize the authority of a person to whom you have given a power of attorney to enter into transactions relating to your Account, but we are not required to do so. If we agree to accept a power of attorney, it must be in a form satisfactory to us and you and your attorney-in-fact must provide us with any documentation that we ask for from time to time, including an original or certified copy of the power of attorney. You agree that we will not be liable to you by reason of any action that we take in reliance upon a power of attorney.
- **Business Accounts.** If your Account is a business account, you agree to supply us with certified copies of resolutions from your board of directors or other governing body, if any, or other certificate or evidence of authority satisfactory to use which specifically authorizes certain persons to take certain actions with respect to the Account. We are entitled to rely upon such certifications until you notify us of any changes and we have had a reasonable period of time to act on your notice. Your business Account may be subject to a business deposit account agreement, if any, in which case the business deposit account agreement will supersede this Agreement in all respects.

General Rules.

The following rules apply to all types of accounts, unless otherwise specified:

1. **Deposits.** Deposits may be made to your Account in person, at an automated teller machine (ATM) owned or operated by the Bank, or by mail. Deposits also may be made by transferring funds from another Account at the Bank using our Internet Banking service or by pre-authorized telephone transfers. Deposits sent by mail will not be deemed to have been received until the deposits are actually delivered to us at one of our branch offices. We may refuse for deposit to your Account particular checks or similar instruments at our discretion. Any non-cash items that you deposit will be handled by us in accordance with our usual collection practices and subject to our then current Funds Availability Policy, which is included in this booklet or available in any of our branch offices. You will receive provisional credit with respect to domestic non-cash items, which we may revoke if the item is not finally paid. If

any item you deposit is returned unpaid, we will debit your Account in the amount of the item, adjust any interest credited to your Account, and charge your Account for any applicable fee. If the funds remaining in your Account at the time the item is returned are insufficient to cover these adjustments, you will be liable to us any deficiency plus any costs and expenses incurred in connection with the collection of any such amounts from you, including reasonable attorneys' fees. Foreign items deposited to your Account will be credited at the time we receive final payment. Any item that is payable in a foreign currency will be credited to your Account at the exchange rate in effect when we receive final payment in United States dollars. We shall not be liable for any damages resulting from the exercise of these rights. We will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

2. Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

3. Direct Deposits. With respect to items directly deposited into your Account, any amount which must be returned for any reason will be deducted from your Account or from any other Account you may have with us except to the extent prohibited by law. We may also pursue any other remedy available to us to recover any funds that have been deposited to your Account and which we are required to return for any reason.

4. Withdrawals. Unless we have agreed with you otherwise and have indicated our agreement on your Account records, each authorized signer, as evidenced by the signature cards you have supplied us, acting singly, may withdraw funds from your Account by signing as the maker of any check, signing any withdrawal order, or otherwise as we may permit. Any of you may endorse any item payable to you or your order for deposit into your Account. We may require that you provide us notice in writing at least seven (7) days prior to each withdrawal from any Account you have with us that bears interest (other than a certificate/term deposit) or from any savings account as defined by Regulation D issued by the Federal Reserve Board. You may be subject to a penalty in the event that you withdraw funds from a time account prior to its maturity or prior to the expiration of any notice period. The existence and amount of any such penalty will be set forth in the Truth-in-Savings Disclosure statement we have supplied to you.

5. Wire Transfers. If you originate a wire transfer for which FedWire is used, you understand that the transfer is subject to Article 4A of the Uniform Commercial Code in Massachusetts. If you originate a funds transfer by wire and you do not properly identify the name of the beneficiary, the beneficiary's account number, the beneficiary's financial institution and routing number, any intermediary financial institution, or provide any other necessary information, you shall bear the loss (if any) caused by such failure to properly provide the correct information. If you originate a foreign funds transfer, you also must provide us with the full name, address SWIFT code and IBAN number for the beneficiary's financial institution as well as the beneficiary's name, address and account number. We shall have no liability to you for any such loss even though we could have prevented the loss by confirming the accuracy of the information which you provided.

6. Automated Clearing Houses. In the event that any transaction related to your Account utilizes the services of an automated clearing house, you agree to be bound by the rules of such automated clearing house or any association to which it belongs. These rules may provide, among other things, that payments made to you, or originated by you, will be provisional until final settlement is made through a Federal Reserve Bank or payment of the same is otherwise finally made as provided in Article 4A-403(a) of the Uniform Commercial Code. In the event that any amount is credited to your Account and we do not receive final payment with respect to the same, we shall be entitled to a refund from you of the amount so credited to your Account.

7. Telephone Transfers. If you have a telephone transfer agreement with us, anyone who is authorized to withdraw funds from your Account may authorize a transfer from your Account by telephone. Telephone transfers from a savings account to another account or to a third party are not permitted if they would exceed six such transfers per month (less other transfers limited by the terms of Regulation D of the Federal Reserve Board).

8. Right of Set-off. To the extent allowed by applicable law, we can take any funds in any of your Accounts to pay any debt you owe us that is in default. This right of set-off applies to all of your funds in our possession now or in the future, and may be used without giving you any notice (unless notice is required by applicable law) and without going through any legal process or court proceedings. If the Account is a joint account, we can take funds from the Account to pay the debts of any or all of the joint owners. If the Account is an individual account, we can take funds from the Account to pay a joint debt owed by you and another person. Our right of set-off does not apply if your Account is an Individual Retirement Account or other tax qualified retirement account, if the debt is created by a consumer credit transaction under a credit card plan, or if you own the Account only in a fiduciary or representative capacity.

9. Legal Process. We may act upon any notice of attachment, garnishment, levy, restraining order, injunction, subpoena or other legal process we reasonably believe to be valid without independent verification and you agree to pay any expenses that we incur in connection with any such notice. You agree that we are not liable to you for any damages or losses, including claims based upon the return or dishonor of checks, caused by any action that we take in response to any such notice as long as we act in good faith. You also agree to indemnify us against all losses and costs, including attorneys' fees that we incur by reason of responding to or initiating any legal action involving you or your Account.

10. Payment of Fees. You agree to pay any applicable fees listed on the Bank's fee schedules, as amended from time to time. We may change the fee schedules at any time, and we will provide you with notice of such changes as required by law. You authorize us to deduct any fees you owe from your Account and, if the balance in your Account is not sufficient to cover such fees, you agree to pay to us upon demand the amount by which the fees you owe exceed the balance in your Account. You also agree to reimburse us for any costs we incur to collect the deficit, including, to the extent permitted by law, our reasonable attorney's fees.

11. 18/65 Accounts. Under Massachusetts law, we may not impose certain fees with respect to one savings and one checking account for accountholders who are 18 years of age or younger or 65 years of age or older. If you believe that you are eligible for this exemption, you must notify us in writing and, after we receive proper notification and confirm that you are eligible, we will not charge your Account for these fees. Please note that we may charge against your Account a reasonable charge, as determined by the Commissioner of Banks, if there are insufficient funds in your Account to pay an item that is presented to us for payment from your Account, whether or not we pay the item. In addition, we may charge you for optional services such as ATM use, online banking or online bill pay services, traveler's checks, and collection of foreign drafts.

12. Overdrafts. If your Account lacks sufficient available funds to pay a check, preauthorized transfer or other withdrawal from your Account, in our sole discretion we may pay the check or preauthorized transfer or permit the withdrawal even if doing so creates an overdraft, or negative balance, in your Account, or we may return the check or preauthorized transfer or refuse to permit the withdrawal and we will have no liability to you as a result of our action. If we do pay any such item and, as a result, an overdraft occurs in your Account, you agree to immediately deposit sufficient funds in your Account to eliminate such overdraft. Our decision on one occasion to pay a check or preauthorized transfer or permit a withdrawal from your Account even if doing so creates an overdraft shall not constitute a waiver of our right to refuse to do so on another occasion. We may pay items in any order which we choose. If you do not have sufficient available funds in your Account to pay all of the items presented against your Account on a single banking day, we may select which items to pay and which items to dishonor, and we will have no liability to you as a consequence of any such selection.

13. Authorization to Obtain Information. In connection with your Account, you hereby authorize us to obtain a consumer credit report on you from any credit reporting agency.

14. Closing Account. You may withdraw all collected funds in your Account at any time subject to the provisions of paragraph 4 above. We may close the Account at any time, with or without cause, by sending you notice and a check for the balance in our possession to which you are entitled.

15. Stop Payment Requests. You may request that we stop payment on a check that you or any other person authorized to sign checks on your Account have written and we will accept your request for a fee. To be effective, a stop payment request must be received by us at such time that we have a reasonable opportunity to act on it and it must precisely identify the Account number, check number, date and amount of the check, and the payee's name. If you call the Bank or otherwise issue an oral stop payment request, the request will only be valid for 14 days unless you provide us with a written confirmation of your request within the 14 day period. If the check is presented after the 14 day period and before you confirm the request in writing, we will try to avoid paying the item but we will not be liable to you if it is paid. Your written stop payment request will be effective for 6 months from the date of the written request or confirmation of an oral request. If you want to extend the stop payment request, you must provide us with a new stop payment request in writing before the expiration of the 6 month period and we may assess a stop payment fee each time you extend the request. We will not be liable to you for failing to stop payment if you have not given us sufficient information or if your stop payment request comes too late for us to act on it. You also agree that we will not be liable to you if we return any other item due to insufficient funds caused by us paying an item upon which you had requested a stop payment. We will not stop payment on a cashier's check, money order, certified check or other similar item unless we agree to do so and you provide us with any information or documents that we request, to our satisfaction.

16. Checks. All negotiable paper (called "checks") presented for payment from or deposit into your Account must be in a form acceptable to us. We may refuse to pay or accept for deposit any check that does not meet this requirement. All endorsements placed on the reverse side of any check which you deposit to your Account must be placed so that they are on the left side of the check when looking at it from the front and must be placed so that they do not go beyond the area located 1 ½ inches from the left edge of the check when looking at it from the front. We may refuse to accept any check that does not meet this requirement, and if we do accept it, you will be completely responsible for any loss incurred by us which is premised on an endorsement not meeting this requirement, including reasonable attorney fees.

17. Electronic Check Conversion. The issuance of a check drawn on your Account to a merchant or someone else to whom you owe money may result in an electronic transfer of funds from your account to the payee's account. For example, when you purchase goods or services, you may authorize the merchant or service provider to convert your check into an electronic funds transfer, or you may agree, by giving the merchant or service provider a check, that the merchant or service provider may collect a fee from you in the event your check is returned due to insufficient funds. Your authorization to make these types of transfers may be expressed in writing or implied through the posting of sign by the merchant or service provider. You should contact the merchant or service provider if you have any questions about your authorization for check conversion.

18. Postdated Checks. You agree not to postdate any check or other order for withdrawal. If you do postdate any item, you agree that we may charge your Account for the item even though payment is made before the date on the check. We will not do this if we have received written notice from you with respect to such postdating which notice must identify the check by date, number, amount and payee and must be delivered in time for us to have a reasonable opportunity to act on it. You agree to hold us harmless for paying any stale or postdated check and agree to reimburse us for any loss we might suffer because of such payment made in good faith.

19. Standard of Care. In order to handle a high volume of items at a lower cost to you, we use automated systems that do not rely on sight review in the processing of checks. You agree that, to the extent that such systems are consistent with general banking practice, their use will constitute ordinary care and we will not be liable to you for forgeries or alterations not detected by such systems. You also agree that the use of ordinary care will not require detecting forgeries or alterations that could not be detected by a person observing reasonable commercial standards.

20. Periodic Statements. If your Account is a checking, savings, or money market account, we will provide you with a periodic statement showing the account activity. You must examine your statement promptly. If you discover any unauthorized withdrawal of funds from your Account by check or otherwise, you must immediately notify us and provide us with all information necessary for us to determine whether the withdrawal was authorized. To the extent that you do not promptly notify us of any such unauthorized withdrawal you may be liable for any loss which is thereafter sustained which we could have prevented had you promptly notified us of the unauthorized withdrawal. You agree that you will not have acted promptly if you fail to examine your statement and report any unauthorized withdrawal to us within 30 calendar days of the date that the statement was sent to you or made available for your examination.

21. Use of Restrictive Legends. We are not obligated to honor any restrictive legend you place on any check you write unless we have agreed in advance in writing to honor such restriction.

22. Abandoned Accounts. If your Account has been deemed abandoned under Massachusetts law because there has been no account activity (for example some form of customer initiated transaction or communication) for a period of three years, we must turn the funds in the Account over to the Commonwealth of Massachusetts. We will attempt to notify you in writing before this takes place. Funds which have been turned over to the Commonwealth may be reclaimed from the Commonwealth to the extent permitted by applicable law.

23. Change of Address. You agree to notify us in writing of any permanent change of address. Any notice or statement mailed to the last address appearing on our records will be deemed delivered and binding for all purposes.

24. Transfers and Assignment. You cannot assign, transfer or pledge any interest in your Account without our prior written consent, which may be withheld in our sole discretion.

25. Amendments and Alterations. We reserve the right to amend this Agreement at any time for any reason. If we do, we will notify you as we determine is appropriate, including but not necessarily limited to by notice either to your address as shown in our records, or by posting a notice of such changes at our main office and branch locations, or as otherwise required by law. Your continued use of the Account following the effective date of any such change indicates your agreement to be bound by this Agreement, as amended.

26. Effective Applicable Laws and Regulations. This Agreement is governed by the laws of the Commonwealth of Massachusetts except to the extent that federal law of the United States of America is controlling.

27. No Waiver. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

28. Notice to all Commercial Customers. In 2006, Congress passed the Unlawful Internet Gambling Enforcement Act (UIGEA), which prohibits anyone in the business of betting or wagering (as defined by the act) from knowingly accepting payments in connection with unlawful internet gambling, including payments made through credit cards, electronic funds transfers, and checks. The Department of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act. Banks are required to comply with the Act beginning June 1, 2010. The Department of Treasury and the Federal Reserve Board require all banks to notify our business customers of this regulation. In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, we are required to inform you that restricted transactions as described below are prohibited from being processed through any Wellesley Bank account or relationship. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling.

WELLESLEY BANK

ATM/DEBIT CARD AND VISA CHECK CARD AGREEMENT

This Agreement governs your use of any ATM/Debit Card or VISA Check Card issued by Wellesley Bank to you. The following terms and conditions are agreed to by you and us when we issue you an ATM/Debit Card or VISA Check Card at your request. To the extent that any of these terms or conditions are determined to be void or unenforceable under applicable law, this Cardholder Agreement shall be treated as if such terms or conditions did not exist and all of the other terms and conditions will continue in full force and effect. This Cardholder Agreement includes the terms of our Initial Electronic Funds Transfer Disclosure as if they were set forth herein.

Any deposit account that you maintain at Wellesley Bank (each an "Account") which may be accessed by use of your card may also be governed by a separate set of rules and regulations. Those rules and regulations will remain in effect with respect to an Account except to the extent they are inconsistent with this Cardholder Agreement, in which case the terms and conditions of this Cardholder Agreement shall control.

1. Use of Card. You agree not to use your card or EFT service to initiate any transaction, which is unlawful under applicable law, such as unlawful gambling. You may use your card in any Account linked to your card for the types of transactions that are described in the Initial Electronic Funds Transfer Disclosure. If, in the future, we agree to permit you to use your card for other transactions, we will notify you as to those transactions.

2. Designated Accounts for Card Use. When you request an ATM/Debit Card or VISA Check Card, you must choose the accounts to which you want access using your card. These are known as your "Designated" accounts. If you are requesting a VISA Check Card, your Designated account must be a checking account. As long as this Cardholder Agreement is in effect, you must maintain at least one account that may be accessed using your card. If you do not do so, this Cardholder Agreement will terminate and you must return your card to us immediately.

You may choose any of the following types of accounts as your Designated account(s):

- NOW Checking, Wellesley Checking, or Premier Plus Checking account
- Statement Savings and Premier Plus Savings account (cannot be used for debit purchases or POS transactions)
- Money Market account (cannot be used for debit purchases or POS transactions)

When we issue an ATM/Debit Card or VISA Check Card, you must designate one Account as a primary account ("Primary Account"). If you close your Primary Account and do not designate another Account as your Primary Account, this Cardholder Agreement will terminate and you must return your card to us immediately.

3. Networks You May Use. You may use your ATM/Debit Card or VISA Check Card at any ATM displaying Wellesley Bank's name or at any ATM or point-of-sale (POS) terminal displaying the NYCE® or PLUS symbols. VISA Check Card holders also may use their VISA Check Card anywhere that accepts VISA.

4. Limitations on Transfers. Limitations on transactions that may be performed using your card are described in detail in the most recent Initial Electronic Funds Transfer Disclosure and are incorporated herein by reference. We may, at our discretion, apply different limits if we notify you in advance of such limits. For security reasons, we may impose other limits on transactions you can make using our terminals, authorized telephone transfer service, or other electronic transfer systems.

5. Charges for Use of Your Card. Our published Schedule of Fees and Services sets forth all applicable fees that we can charge when you use your card or any other service described therein. Please refer to our most recently published Schedule. We reserve the right to amend the Schedule of Fees and Services at any time and will give you notice if we do. You agree to pay all applicable charges when you use your card and you authorize us to charge your Primary Account for any such charges that you incur, or, if there are insufficient funds in your Primary Account, to charge any other Account that you maintain with us to the extent permitted by law.

6. Joint Accounts. If your Account is joint with one or more other person(s), each joint owner may exercise any and all rights hereunder individually and all joint owners will be jointly and severally liable for the obligations incurred under this Cardholder Agreement and will be bound by this Cardholder Agreement. Each joint owner may utilize any card issued in connection with the Account, may close the Account, and may authorize others to use any card and/or PIN on his or her behalf and, in any such event, such action shall be binding upon every other person who is bound by this Cardholder Agreement.

7. Documentation of Transactions. If we bring legal action against you, we may offer as evidence any copy (including but not limited to microfilm, or microfiche) of any document evidencing a transaction performed using your ATM/Debit Card or VISA Check Card and such copy, microfilm or microfiche shall be deemed as valid as the original document.

8. Notices. Any notice that we send to you will be effective when mailed to you at your last address as reflected in our records. It is your obligation to notify us if your mailing address changes. To the extent allowed by law, notices from you to us must be in writing and shall be effective when received by us.

9. Ownership of Card. The card that we issue to you remains our property and you may not transfer it to anyone else. You agree to return the card to us immediately upon demand or if this Cardholder Agreement is terminated for any reason.

10. Authorization to Withdraw Funds from your Account(s). By using your ATM/Debit Card or VISA Check Card, you authorize us to withdraw funds from your Account to complete any transaction that you make using your card or that you authorize anyone else to make with your card. If you use your ATM/Debit Card or VISA Check Card in a foreign country, you authorize us to withdraw the amount of the transaction in U.S. dollars, converted based upon the exchange rate as of the transfer date as determined by our network processor.

11. Foreign Exchange Purchases. If you use your ATM/Debit Card or VISA Check Card in a foreign country, the amount of the transaction will be converted to and debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is (i) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (ii) the government-mandated rate in effect for the applicable processing date. VISA will add a 1% International Service Assessment (ISA) fee to the transaction amount, and we will pass the fee on to you. For international single currency transactions processed in U.S. dollars, VISA will add a 0.80% ISA fee to the transaction amount, and we will pass the fee on to you. The ISA fee does not apply to single currency transactions conducted in U.S. military bases, territories, embassies, or consulates, or to single currency fund transfers conducted by the cardholder. The conversion rate on the processing date may be different from the rate that would have been in effect on the date that the transaction occurred in the foreign country.

12. Default. If you default on any obligation to us, you agree to reimburse us for all costs of collection, including attorney's fees that we incur in connection with enforcing your obligation.

13. Amendments. We may amend this Agreement or any related disclosure by sending you written notice of such amendment at least 30 days prior to the effective date of such amendment, or such other notice as may be required or permitted by applicable law. To the extent permitted by applicable law, we may amend this Agreement or any related disclosure immediately in order to protect your Account or our electronic fund transfer system.

INITIAL ELECTRONIC FUNDS TRANSFER DISCLOSURE

These disclosures apply to the use of your ATM/Debit Card or VISA Check Card, Wellesley Bank's Online Banking service, or any other electronic funds transfer services that you request from Wellesley Bank (the "Bank"). These disclosures are being provided to you in accordance with the requirements of state and federal law. You should read this notice carefully to understand your rights and obligations if you choose to have funds electronically transferred from your account, and you should keep a copy of these disclosures for your records. THIS NOTIFICATION AND THE LIMITATIONS ON LIABILITY SET FORTH BELOW DO NOT APPLY TO BUSINESS ACCOUNTS.

Types of Electronic Funds Transfers.

The following are the types of electronic funds transactions that may be available to you for some or all of the accounts that you maintain with the Bank. Please note that not all services may be available at all times. You may have chosen to limit electronic access to one or more of your accounts.

1. *Direct Deposits* - You may make arrangements for direct deposits to be accepted in your checking, savings, and money market accounts.
2. *Preauthorized Transfers* - You may make arrangements for payments to be made from your checking, savings, and money market accounts on a periodic basis to pay recurring bills.
3. *Balance Inquiries* - Using your ATM/Debit Card or VISA Check Card and your personal identification number ("PIN"), you may check the balance on your checking, savings, and money market accounts at any ATM with the Wellesley Bank logo or at any ATM owned or operated by someone else that permits such access (each an "accessible ATM").
4. *Cash Withdrawals* - Using your ATM/Debit Card or VISA Check Card and your PIN, you may make cash withdrawals from available funds in your checking, savings, and money market accounts at any accessible ATM.
5. *Deposits* - Using your ATM/Debit Card or VISA Check Card and your PIN, you may make deposits of cash and/or checks to your checking, savings, and money market accounts at any Wellesley Bank ATM.
6. *Transfer Funds* - Using your ATM/Debit Card or VISA Check Card and your PIN, you may transfer available funds between your checking, savings, and money market accounts at any Wellesley Bank ATM or any ATM displaying the NYCE or Plus symbols.
7. *Point-of-Sale (POS) Purchases* - Using your ATM/Debit Card or VISA Check Card and your PIN, you may charge purchases to your checking accounts at POS terminals that display the NYCE or Plus symbols.
8. *VISA Check Card (Debit) Transactions* - Using your VISA Check Card, you may charge purchases to your checking accounts wherever VISA is accepted.
9. *Online Banking* - Using the Online Banking Service to access deposit accounts in which you have an unrestricted right to withdraw funds. You may use the service to complete the following:
 - Change your email address
 - Review transaction and balance histories
 - Export/import data
 - Transfer money between accounts at Wellesley Bank
 - Make regular payments to your Wellesley Bank loan or line of credit
 - Place stop payment requests
 - Pay bills to merchants, institutions, or individuals with addresses in the United States
 - Contact us via e-mail

Electronic Check Conversion.

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- pay for purchases
- pay bills

This is called an electronic check conversion and is a process in which your check is used as a source of information, for the check number, your account number, and the number that identifies your financial institution. The information is then used to make a one-time electronic payment from your account, an electronic fund transfer. The check itself is not the method of payment. It is important to remember that with this type of transaction, the transfer of funds may be immediate.

Limitations on Preauthorized Transfers.

1. *Savings and Money Market Accounts* - During each monthly statement period, no more than six (6) withdrawals or transfers per month to another account with us or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. For purposes of this limitation, transfers made using our Online Banking Service are counted against the permissible number of transfers.
2. *Certificate Deposit and Individual Retirement Accounts* - ATM, transfers through Online Banking Service, and preauthorized transfers are not allowed.

Limitations on Dollar Amounts of Transfers. Unless we notify you in advance that other limits apply:

1. You may make an unlimited number of ATM withdrawals each day, up to a limit of \$500.00 per card unless you request and are approved for a higher amount. At any time, upon written notice to us, you may reduce your withdrawal limit to \$50.00 per day.
2. You may use your ATM/Debit Card or VISA Check Card and your PIN at POS terminals to make purchases of up to \$1,000.00 or your available balance (whichever is smaller) per card each day. When you make a purchase at a POS terminal, you may request a withdrawal from your account in an amount in excess of the amount of your purchase if the merchant or service provider agrees to give you cash back. The amount of cash that you may receive back will be limited, in all cases, to the lesser of the maximum permitted by the merchant or service provider and the maximum permitted by law.
3. You may use your VISA Check Card to make purchases of up to \$2,000.00 or your available balance (whichever is smaller) per account each day regardless of the number of cards that may be used to access the account. When you use your VISA Check Card to make a purchase, we may place a hold for up to three (3) business days on the funds in your account and any available overdraft line of credit, if applicable, necessary to cover the amount of the purchase. These funds will not be available for withdrawal and purchases on subsequent days may be limited during the period the hold is in effect.
4. For your protection and ours, other limits on the transfers you can make using our terminals, authorized telephone transfer service, or other electronic transfer systems may apply.

Fees.

There will be no fees assessed when you use an ATM that we own or operate. We may impose a fee for each transaction, including balance inquiries only, when you use an ATM that we do not own or operate, in accordance with our most current Schedule of Fees and Services. For these transactions, the owner or operator of the ATM also may charge a fee at the time that you use the ATM, including for balance inquiries only. We may impose a fee for transfers that you make from your Designated account, in accordance with our most current Schedule of Fees and Services.

Preauthorized Payments.

1. *Notice of Varying Amount.* If you have made arrangements for regular payments to be made from your account and these payments may vary in amount, the person you are going to pay will tell you ten (10) days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
2. *Right to Stop Payment and Procedure for Doing So.* If you have made arrangements for regular payments to be made from your account, you can discontinue these payments by calling us at (781)-235-2550 between 8:00 a.m. and 4:00 p.m., Monday through Friday; or, you may write us at 100 Worcester Street, Suite 300, Wellesley, MA 02481, Attn: Electronic Banking Department. In either case, you must notify us at least three (3) business days before the payment is scheduled to be made. If you call us, we may require you to put your request in writing and deliver it to us within fourteen (14) calendar days after you call. We may impose a fee in accordance with our most current Schedule of Fees and Services.
3. *Liability for Failure to Stop Payment of Preauthorized Transfer.* If you order us to stop one of these regular payments three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

Stopping Electronic Funds.

THE INITIATION BY YOU OF CERTAIN ELECTRONIC FUND TRANSFERS FROM YOUR ACCOUNT WILL, EXCEPT AS OTHERWISE PROVIDED IN THE AGREEMENT, EFFECTIVELY ELIMINATE THE CONSUMER'S ABILITY TO STOP PAYMENT OF THE TRANSFER. UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU (THE CONSUMER) MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS, THEREFORE YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

Consumer's Liability.

You must tell us AT ONCE if you believe your ATM/Debit Card or VISA Check Card or personal identification number (PIN) or both, have been lost, stolen, used without your permission or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning us is the best way of limiting your loss.

1. If you report the loss or theft of your VISA Check Card within two (2) business days of discovering that the card has been lost or stolen, you will have no liability for unauthorized VISA Check Card transactions unless we determine that you have been grossly negligent or engaged in fraud in the handling of your account or your card, or the unauthorized use of your card was at an ATM. We may require that you provide us with a written statement regarding the claim of unauthorized use. In no event, however, will you be liable for the unauthorized use of your card after you notify us that your card has been lost or stolen. You can be liable for no more than a total of \$50.00 of unauthorized transactions even if you fail to report the loss or theft of your card within two (2) business days of discovering that it has been lost or stolen.
2. If your card is not a VISA Check Card, you can lose no more than \$50.00 if you fail to give us notice that someone used your card or PIN without your permission. You will not be liable for the unauthorized use of your card after you notify us that it has been lost or stolen.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact in Event of Unauthorized Transfer.

If you believe that your card or PIN, or both, has been lost or stolen, call us at (781)235-2550 between 8:00 a.m. and 4:00 p.m., Monday through Friday; or write to us at 100 Worcester Street, Suite 300, Wellesley, MA 02481, Attn: Electronic Bank Department. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Business Days.

For purpose of these disclosures, our business days are Monday through Friday, excluding legal holidays.

Documentation of Transfers.

1. *Terminal Transactions* - You may choose to receive a receipt at the time you make a transfer to or from your account using one of our ATMs or point-of-sale terminals. However, you may not get a receipt if the amount of the transfer is \$15 or less.
2. *Direct Deposits* - If you have arranged to have direct deposits made to your account at least once every sixty (60) calendar days by the same person or company, you may call us at (781)235-2550 during normal business hours to find out whether the deposit has been made.
3. *Periodic Statements* - You will receive a statement for your account for each month in which an electronic funds transfer occurs using your ATM /Debit Card or VISA Check Card. In all cases, you will receive a statement at least quarterly.
4. *Documentation as Evidence* - Any documentation provided to you that indicates that an electronic funds transfer was made shall be admissible as evidence of such transfer and shall constitute prima-facie proof that such transfer was made.
5. *Confidentiality* - To protect your privacy, we will not disclose information to third parties about your account except:
 - As necessary to complete a transfer or resolve errors;
 - To verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
 - To a consumer reporting agency;
 - To persons authorized by law in the course of their official duties or to comply with a court order or a lawful subpoena;
 - To our employees, auditors, service providers, attorneys or collection agents in the course of their duties;
 - If you give us written permission which shall automatically expire forty-five (45) days after our receipt of your authorization; or
 - As otherwise permitted by law.

If an unauthorized disclosure has been made, we must inform you within three (3) days after we discover that the unauthorized disclosure has occurred.

Financial Institution's Liability.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer;
- If the transfer would go over the credit limit on your overdraft line, if established;
- If the terminal or system was not properly working and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as telecommunications and power outages or interruptions, postal strikes, fire or flood) prevent the transfer despite reasonable precautions that we have taken;
- If the ATM where you are making the transfer does not have enough cash;
- If the funds are subject to legal process, attachment or other reason preventing us from allowing the transfer;
- If, as a result of the transfer, you would exceed your withdrawal or transaction limit;
- If we have reason to believe that you or someone else is using the ATM for fraudulent or illegal purposes; or
- If your ATM/Debit Card or VISA Check Card has been reported lost or stolen, or we have cancelled your card or PIN, or otherwise terminated your Cardholder Agreement.

There may be other exceptions stated in our agreements with you.

Changes to and Termination of Electronic Funds Transfer.

We reserve the right to change these rules and regulations for electronic fund transfers. In instances where such changes will have a greater cost or liability to you or decrease your access to your account, we will send you written notice about the change at least thirty (30) days before the change goes into effect. In situations where the change is made for security purposes, no notification will be made.

You may terminate your right to use your card or PIN by calling us at (781)235-2550, between 8:00 a.m. and 4:00 p.m., Monday through Friday, or, you may write us at 100 Worcester Street, Suite 300, Wellesley, MA 02481, Attention: Electronic Banking Department. If you call, we may require you to put your request in writing and get it to us within ten (10) business days after your call. We may terminate your right to use your card or PIN by notifying you in writing. Whether you terminate the right to use your card or PIN or we do, termination will not affect your obligations in connection with your use of the card or PIN even if we allow transactions to be completed with your card after your right to use the card or PIN has been terminated.

Electronic Funds Transfer Error Resolution Notice.

In Case of Errors or Questions about your Electronic Funds Transfers. If you think your statement or receipt is wrong or if you need more information about a transfer that appears on the statement or receipt. Telephone us immediately at (781)235-2550 between 8:00 a.m. and 4:00 p.m., Monday through Friday; or write to us at 100 Worcester Street, Suite 300, Wellesley, MA 02481, Attn: Electronic Banking Department. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. When contacting us:

1. Tell us your name and account number
2. Describe the error or transaction you think is in error or are unsure about and explain as clearly as you can why you believe it is in error or why you need more information, and
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days if you have a VISA Check Card and you believe your card was used without your permission), for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days we may not recredit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results of our investigation within three (3) business days, after completing our investigation. If we decide that there was no error, we will send you written explanation. You may ask for copies of the documents that we used in our investigation.

FUNDS AVAILABILITY POLICY

Your Ability to Withdraw Funds.

It is the policy of Wellesley Bank to make certain cash, check and electronic direct deposits available to you on the business day we receive the deposit, and other deposits, including deposits made at automatic teller machines (ATMs) that we own or operate, available on the business day following the day of deposit, subject to the rules and exceptions noted below. Before the funds become available, you cannot withdraw the funds in cash and we will not pay checks that you have written unless there are other funds that are available in an amount sufficient to cover the amount of the checks. If any checks that you deposit into your account are returned to us unpaid or are uncollectible for any reason, the amount of the check will be charged to your account. If there are not sufficient funds in your account, you will be responsible for returning to us any funds that you withdrew from your account or that we used to pay checks you wrote.

Determining the Availability of a Deposit.

For purpose of these disclosures, our business days are Monday through Friday, excluding legal holidays.

If you make a deposit in person to one of our employees on a business day that we are open for business or if you make a deposit (other than cash, U.S. Treasury, state and local government checks, or checks drawn on Wellesley Bank) at an ATM that we own or operate at or before 4:00 p.m. on a business day that we are open for business, we will consider that day to be the day of your deposit. If you make a deposit on a day that we are not open for business or after we close on a day that we are open for business, or if you make a deposit of cash, U.S. Treasury, state and local government checks, or checks drawn on Wellesley Bank at an ATM that we own or operate after 4:00 p.m. on a business day that we are open for business, we will consider the day of your deposit to be the next business day that we are open.

If we cash or accept for deposit a check that is drawn on another bank, we may delay the availability of a corresponding amount of funds that are already in an account you have with us. Those funds will be available for withdrawal in accordance with the time periods that would apply to the check we cashed if you had deposited it.

Deposits to your accounts at Wellesley Bank are only accepted at ATMs that we own or operate.

Deposits Available on the Day of Deposit (Same Day Availability).

Funds from the following deposits will be made available to you on the day of deposit:

1. Cash.
2. Funds received electronically (such as ACH credits and transfers).
3. Wire Transfers.
4. U.S. Treasury and state (MA) and local government checks that are payable to you and presented in person to one of our tellers.
5. Checks drawn on Wellesley Bank.

Subject to the following provisions regarding delays and new accounts, funds from deposits other than those that are made available on the day of deposit will be available for withdrawal on the business day following the day of deposit.

Longer Delays May Apply.

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check that you deposit will not be paid.
2. You deposit checks totaling more than \$5,000 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of deposit.

Special Rules for New Accounts.

If you are a new customer, the following special rules may apply during the first thirty (30) days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks and any Federal Reserve Bank checks, Federal Home Loan Bank checks and U.S. Postal Money Orders will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available no later than the fifth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available no later than the fifth business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

The terms disclosed below are part of your contract with us and are binding upon both of us in connection with your account. The Truth-in-Savings disclosure is all inclusive and applies to Wellesley Checking, NOW Checking, Premier Plus Checking, Statement Savings, Premier Plus Savings, and Money Market accounts. The terms defined are applicable to all accounts unless otherwise specified.

Rate Information

The interest rate, annual percentage yield, certificate deposit terms, and minimum daily balance requirements to earn annual percentage yield are provided on separate consumer deposit rate sheet, which should be provided with this Agreement. The annual percentage yield of your Certificate Deposit or Individual Retirement Account (IRA) assumes interest remains on deposit until the maturity date of the account. A withdrawal will reduce your annual percentage yield. If your account is a Wellesley Checking or Premier Plus Checking account, it does not earn interest.

Interest Rate Changes

At our discretion, we may change the interest rate and annual percentage yield of your NOW Checking, Statement Savings, Premier Plus Savings, or Money Market account at any time. The interest rate and annual percentage yield on your Certificate Deposit or Individual Retirement Account (IRA) will be paid to you until maturity.

Interest Compounding and Crediting

Interest is compounded monthly and credited on the last business day of the month. If you close your NOW Checking, Statement Savings, Premier Plus Savings, or Money Market account before interest is credited, you will not receive the accrued interest. Subject to any applicable early withdrawal penalty, if you withdraw all of your funds from your Certificate Deposit or Individual Retirement Account (IRA) before interest is credited, you will receive the accrued interest.

Accrual of Interest on Non-Cash Items.

Accrual of interest on non-cash items (for example, checks) will begin on the business day you deposit such non-cash items.

Balance Computation Method

We use the daily balance method to calculate interest on all of our deposit accounts. This method applies a daily periodic rate to the principal in the account each day.

We also use the daily balance method to determine if the monthly fee should be applied to your account. If your balance fell below the minimum required deposit during the month a monthly fee will be assessed on your account.

Transaction Limitations

You may not make deposits into your Certificate Deposit or Individual Retirement Account (IRA) after you open such account. For your Statement Savings, Premier Plus Savings, and Money Market account, you may not make more than six (6) withdrawals or transfers per month to another account with us or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party.

We may require that you give us written notice of your intended withdrawal from your Statement Savings, Premier Plus Savings, and Money Market account seven (7) days before a withdrawal is made. Under applicable law, we may extend the notice period for up to six (6) months, provided that such extension applies to all of our deposits.

Early Withdrawal Penalties

If you withdraw any principal before the maturity date of your Certificate Deposit or IRA account, you may be assessed a penalty equal to three (3) months' interest on the amount withdrawn for deposits with a term of one (1) year or less, and six (6) month's interest on the amount withdrawn for deposits with a term that is greater than one (1) year. No penalty will be assessed in the event of death or the adjudication of mental incompetency of any owner of the account.

Service Fees and Charges

Service fees and charges may be imposed as set forth in our Schedule of Fees and Services, which should be provided with this Agreement. Since service fees and charges may change from time to time, please call (781)235-2550 to obtain a current copy or visit any of our retail offices. For all accountholders that are eighteen (18) years of age or younger or sixty-five (65) years of age or older, limitations on service charges may apply.

Minimum Balance Requirements

NOW Checking, Wellesley Checking, Premier Plus Checking, Statement Savings, Premier Plus Savings, and Money Market accounts do not require minimum opening deposit.

NOW Checking, Statement Savings, Premier Plus Savings, and Money Market accounts, you must maintain a minimum balance of \$10 in the account each day to obtain the disclosed annual percentage yield. The interest rate and annual percentage yield for Money Market accounts are dependent on the maintenance of balances on the day interest is calculated. The balance ranges to earn corresponding annual percentage yield for tiered-rate accounts are disclosed on the consumer deposit rate sheet, which should be provided with this Agreement.

Premier Plus Certificate Deposit, Certificate Deposit, and IRA accounts require a minimum opening deposit of \$250. You must maintain a minimum balance of \$250 in the account each day to obtain the disclosed annual percentage yield.

To avoid imposition of monthly fee, you must maintain minimum daily balance of \$500 or have direct deposit in your NOW Checking Account.

To avoid imposition of monthly fee on Premier Plus Checking Account, you must maintain combined deposit balance of \$25,000 daily. The balance can be maintained in any deposit account in which you are primary accountholder or joint accountholder. If you are an authorized signer, ITF, trustee, or custodian on the account or the account is an escrow account, the deposit balance will not count towards combined deposit balance requirement of \$25,000 daily. You must also receive direct deposit(s) totaling \$1,500 or more per qualification cycle in the Premier Plus Checking Account. The direct deposits may be from sources such as payroll, federal benefits, retirement benefits, or investment distributions. Lastly, you must complete two automated clearing house (ACH) withdrawals from your Premier Plus Checking Account per qualification cycle. The ACH withdrawals can be any amount and they are considered complete when they are transmitted to the recipient. Qualification cycle is the same as statement cycle.

To establish a Premier Plus Savings Account or Premier Plus Certificate Deposit, you must have Premier Plus Checking Account.

Renewal Policy

Premier Plus Certificate Deposit, Certificate Deposit, and IRA accounts will renew automatically at maturity for the same term as the maturing term, if then available, for the interest rate and annual percentage yield then offered. If the term of the maturing deposit is not available, it will renew for the available term closest to, but less than, the maturing term.

Premier Plus Certificate Deposit account must be requested at account opening or upon certificate renewal. Maturing Premier Plus Certificate Deposit account will renew as Premier Plus Certificate Deposit with similar term closest to, but not less than maturing term.

You have a grace period of ten (10) calendar days after the maturity date to withdraw funds from the account without penalty. Interest remaining in the account at maturity will be treated as principal at the point of renewal.

Withdrawal of Interest Prior to Maturity

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

ACCOUNT RATE INFORMATION

The interest rate, annual percentage yield, certificate deposit terms, and minimum daily balance requirements to earn annual percentage yield are provided on separate consumer deposit rate sheet, which should be provided with this Agreement. For Certificate Deposits and IRA accounts, the interest rate and annual percentage yield remains in effect for the specified term.