



81 Route 4 West, Suite 301  
 Paramus, New Jersey 07652

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$	%	%
2	Equal to or greater than \$ but less than \$	%	%
3	Equal to or greater than \$ but less than \$	%	%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to you on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$5,000.00 to open this account. A monthly fee of \$30.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$25,000.00.

You will have two statement cycles to increase your balance to meet the minimum required for this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Currently there are no transaction limitations that apply.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Insufficient Funds. Checks or other items (i.e. ACH Payments/Electronic Funds Debit) drawn against insufficient funds are subject to a service fee charged against your account according to the Bank's current fee schedule. The Bank may determine whether your account contains sufficient funds to pay a check or other item between the time the check or other item is received by the Bank and the Bank's return deadline and only one determination of the account balance is required. If that determination reveals insufficient funds to pay the check or other item, the Bank will not be required to honor the check or other item and may return it. You should not rely on the Bank to honor an overdraft, honoring of one or more overdrafts does not obligate the Bank to honor any future overdrafts. Moreover, the Bank is not required to send you prior notice on checks returned for insufficient funds. You agree to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized signer. You further agree to deposit sufficient funds to cover the deficit and any service fees upon notice of the overdraft, and to reimburse the Bank for any costs it incurs, including our reasonable attorneys' fees, in collecting the overdraft from you to the extent permitted by law.

Each time we return a check or other item (i.e. ACH Payments/Electronic Funds Debit) for insufficient funds, we will assess an Insufficient Funds (NSF) Returned Item Fee in the amount shown on our current Service Charge Schedule for each returned check or other item. A financial institution, entity, or payee that submitted the check or other item, may resubmit the check or other item one or more times even if we have already returned the check or other item for insufficient funds in the account. If the resubmitted check or other item again exceeds the funds available in the account, we will charge an additional Insufficient Funds (NSF) Returned Item Fee. Thus, you may be charged multiple Insufficient Funds (NSF) Returned Item Fees in connection with a single check or other item that has been returned for insufficient funds multiple times.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## FEE SCHEDULE

### Fee Schedule



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**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Official Check (Official Checks are not issued within the first 30 days for new customer)	\$10.00
Overdraft/Uncollected/Insufficient**	\$30.00
Return Item (Non Sufficient Funds)	\$10.00
Copy of Statement (per statement)	\$3.00
Dormant Account Fee	\$5.00
Foreign Check Collection	\$30.00
Levy/Legal	\$100.00
Account Research (per hour)	\$25.00
Photocopy (check,deposit,withdrawal)-per item	\$5.00
Incoming Wire	\$15.00
Out Going Wire (Domestic)	\$20.00
Out Going Wire (International)	\$30.00
Copy of 1099/1098 Form (per item)	\$5.00
Lost Debit Card	\$10.00
Debit Card Expedited	\$30.00
Stop Payment (Ach, EFT, Check)	\$25.00
Physical Token (Soft/Hard)	\$75.00
Online Bill Pay (sameday)	\$15.00
Counter Checks (4 per page)	\$3.00
Early Closeout Fee (90 days)	\$30.00

\*\*This fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. This fee will be imposed for each occurrence even if the item or transaction has already been presented and returned.