



“Perfectly Free” Checking Account Disclosure

For Account Number:

Rate Information - This is a non-interest bearing checking account.

Minimum Opening Balance - This account requires a minimum opening balance of \$ 0.01.

Monthly Maintenance Fee – This account is not subject to minimum balance requirements.

ATM Transactions – This account is not subject to fees for transactions performed at Dime ATMs, foreign ATMs (excludes any fees that another ATM provider may charge for using their ATM), or Point of Sale (POS) locations. The Schedule of Service Charges contains a complete listing of other types of charges which may be applicable to your account.

Extended Overdraft (“EOD”) Service – If you are the owner of a checking account that has been open for 30 days or longer, you may be eligible for our EOD Service. By using this Service, the Dime may pay checks, in-person withdrawals, ATM withdrawals, or other electronic withdrawals, on your account in excess of your available account balance. Whether your overdrafts will be paid is discretionary on the part of the Dime and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. A per item fee may be charged for covering each overdraft item created by any of the previously stipulated transactions. Please see our Schedule of Service Charges for the amount of this fee (“Extended Overdraft Service”). Transactions may not be processed in the order in which they occurred and the order in which they are received and processed can affect the total amount of fees incurred. The Dime processes electronic and over-the-counter transactions against your account as they occur and inclearing checks in a high-to-low dollar amount order. The amount of the item plus the fee charged will be deducted from subsequent deposits made into the account. Customers have 5 business days from the date indicated on the fee notification form to return the account to a positive balance. You agree to notify the Dime, in writing, if you wish to terminate the EOD Service. This service may be revoked by the Dime without prior notice.

Statement Information – This account receives periodic statements, which show all account activity (including any checks paid and/or service charges posted) during the previous monthly cycle.

Debit Card Daily Transaction Limitations – Up to 4 ATM withdrawals up to a combined total of \$500, and unlimited transactions up to \$1,500 in retail purchases at merchants accepting the Visa Check Card. Please see other rules regarding Electronic Funds Transfers in Section 3 of the *Guide to Banking* booklet.

Internet Banking and Bill Payment – This account is not subject to the Dime’s Internet Banking/Bill Pay service charges.

Please see our *Guide to Banking* brochure for additional information about your account.