



Club Account Disclosure

For Account Number:

The current Club account APY and interest rate are:

Annual Percentage Yield (APY)	Interest Rate
0.25 %	0.25 %

Rate Information - The interest rate for your account is 0.25% with an annual percentage yield of 0.25%. The interest rate and annual percentage yield are established at our discretion, are variable, and are subject to change at any time without notice or limit.

Compounding and Crediting - Interest is calculated on a 365/365 basis (366/365 basis in leap years), compounded daily and credited to the statement holiday club account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Interest Accrual – Interest begins to accrue on the day you deposit any cash or non-cash (for example, checks) items to your account.

Minimum Opening Balance - This account requires a minimum opening balance of \$5.00

Balance Computation Method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Monthly Maintenance Fee – This account is not subject to minimum balance requirements. The Schedule of Service Charges contains a complete listing of other types of charges, which may be applicable to your account.

Statement Information – Club savings accounts receive periodic statements, which show all account activity during the previous monthly cycle, including any interest or service charges posted to the account. The statement will also reflect the Annual Percentage Yield earned for the month. The Bank reserves the right to require seven (7) days prior notice of withdrawal from this account.

Special Rules for Statement Holiday Club Accounts – Deposits are made to your Holiday Club account via automatic transfers from an existing Dime account. You elect the deposit amount in increments of \$5, or more, to be transferred from the account of your choice to your Holiday Club account every Friday until the close of the club year. At the end of the club year, all deposits plus interest earned will be transferred back into the original account. Partial withdrawals are not permitted. Any withdrawal must be for the entire account balance and will involve a full loss of interest for the month in which the withdrawal is made. Unless otherwise stipulated, we will continue to fund your Holiday Club account for future years as per your original instructions.

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