

CREST SAVINGS BANK

Disclosure of Account Terms

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Account Terms						
Crest Plus Checking	\$50	\$500	_____ %	_____ %	<ul style="list-style-type: none"> ✓ Your interest rate and annual percentage yield may change, at our discretion, at any time. ✓ Interest begins to accrue no later than the business day the bank receives credit for the deposit of non-cash items (for example, checks). ✓ Interest is compounded and credited monthly. If you close your account before interest is credited, you will receive the accrued interest. ✓ 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. <p>Money Market Checking, Diamond Savings, and IRA Savings Accounts only.</p> <ul style="list-style-type: none"> ✓ Interest is paid on the available balance at the interest rate that corresponds to that deposit tier on the entire balance in the account. <p>Student Savings</p> <ul style="list-style-type: none"> ✓ The account is interest bearing with no required minimum balance or maintenance fee. ATM Card available to 14-year-old or older with an Adult on account. <p>Crest 55 Checking</p> <ul style="list-style-type: none"> ✓ Available for individuals 55 years of age and over. 						
Crest Checking	\$50	N/A	N/A	N/A							
Freedom Account	\$0	N/A	N/A	N/A							
Crest 55 Checking	\$50	\$250	_____ %	_____ %							
Money Market Checking	\$1000	Over \$2,000,000	_____ %	_____ %							
		\$1,000,000 - \$1,999,999.99	_____ %	_____ %							
		\$500,000 - \$999,999.99	_____ %	_____ %							
		\$250,000 - \$499,999.99	_____ %	_____ %							
		\$100,000 - \$249,999.99	_____ %	_____ %							
		\$50,000 - \$99,999.99	_____ %	_____ %							
IRA Savings	\$100	\$20,000 - \$49,999.99	_____ %	_____ %							
		\$0 - \$19,999.99	_____ %	_____ %							
		\$500,000 and over	_____ %	_____ %							
		\$250,000 to \$499,999.99	_____ %	_____ %							
		\$10,000 to \$249,999.99	_____ %	_____ %							
Student Savings	\$1	5,000 to \$9,999.99	_____ %	_____ %							
		\$0 - \$4,999.99	_____ %	_____ %							
		\$0	_____ %	_____ %							
Diamond Savings	\$50	\$500,000 and over	_____ %	_____ %							
		\$250,000 to \$499,999.99	_____ %	_____ %							
		\$10,000 to \$249,999.99	_____ %	_____ %							
		5,000 to \$9,999.99	_____ %	_____ %							
Christmas Club	\$5	\$0 - \$4,999.99	_____ %	_____ %							
		\$5	_____ %	_____ %							
NJ Consumer Checking	\$50	N/A	N/A	N/A	<ul style="list-style-type: none"> ✓ \$1.00 Minimum daily balance to remain open. ✓ 8 free checks per monthly cycle. 						
*Certificate of Deposit Accounts											
3 Month CD	\$500	\$500	_____ %	_____ %	<ul style="list-style-type: none"> ✓ The interest rate for your account will be paid until the maturity date of your certificate. ✓ Interest is compounded daily and credited monthly (does not include IRA CDs). ✓ Interest begins to accrue on the business day you deposit non-cash items (for example, checks). ✓ This account will automatically renew at maturity. You will have seven (7) calendar days after the maturity date to withdraw your funds without being charged a penalty. ✓ After the account is opened, you may not make deposits into or withdrawals other than earnings from this account until the maturity date. ✓ Interest credited can remain in account for compounding, be withdrawn or transferred to another account. ✓ 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. 						
6 Month CD	\$500	\$500	_____ %	_____ %							
** 9 Month Step-up CD	\$500	\$500	_____ %	_____ %							
12 Month CD	\$500	\$500	_____ %	_____ %							
15 Month CD	\$500	\$500	_____ %	_____ %							
18 Month CD	\$500	\$500	_____ %	_____ %							
24 Month CD	\$500	\$500	_____ %	_____ %							
30 Month CD	\$500	\$500	_____ %	_____ %							
36 Month CD	\$500	\$500	_____ %	_____ %							
48 Month CD	\$500	\$500	_____ %	_____ %							
60 Month CD	\$500	\$500	_____ %	_____ %							
*IRA Certificate of Deposit Accounts											
12 Month IRA	\$500	\$500	_____ %	_____ %	<ul style="list-style-type: none"> ✓ If any of the principal is withdrawn before the maturity date, a penalty as shown below will be imposed, which could result in partial loss of principal. <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid black; width: 50%;">Term</td> <td style="border-bottom: 1px solid black; width: 50%;">Early Withdrawal Penalty</td> </tr> <tr> <td>3-12 months</td> <td>3 months simple interest</td> </tr> <tr> <td>15-60 months</td> <td>6 months simple interest</td> </tr> </table> <p><u>IRA CDs only</u> Interest is compounded and credited quarterly.</p>	Term	Early Withdrawal Penalty	3-12 months	3 months simple interest	15-60 months	6 months simple interest
Term	Early Withdrawal Penalty										
3-12 months	3 months simple interest										
15-60 months	6 months simple interest										
15 Month IRA	\$500	\$500	_____ %	_____ %							
18 Month IRA	\$500	\$500	_____ %	_____ %							
24 Month IRA	\$500	\$500	_____ %	_____ %							
30 Month IRA	\$500	\$500	_____ %	_____ %							
36 Month IRA	\$500	\$500	_____ %	_____ %							
48 Month IRA	\$500	\$500	_____ %	_____ %							
60 Month IRA	\$500	\$500	_____ %	_____ %							

*Annual percentage yield assumes interest remains on deposit. Withdrawal of interest will reduce earnings. Current rates will be quoted upon request or at the time of opening an account. ** Your certificate will be renewed as a variable rate certificate. During the term of this certificate, you will have the option to step-up the interest rate once during the term of the certificate to the interest rate available for this type of certificate at the time of the request. From the time you exercise your step-up option until maturity, you will earn the interest rate effective at the time this option was exercised. At no time will the original term of this certificate be extended. This option can be exercised once at any time during the term of this certificate. The step-up feature will apply to subsequent renewal periods unless notified in writing by the bank prior to the next maturity date. ***Will auto renew into an 18 month term at initial maturity. Not always available.

CREST SAVINGS BANK

Fee Schedule

Crest Plus Checking Account	
✓ Monthly maintenance fee if the daily balance drops below \$500 any day of the month	\$8.00
Crest Checking Account	
✓ Monthly maintenance fee	\$3.00
Freedom Account - Includes free Non-Crest Savings Bank ATM Withdrawals, Inquires and free Bill Payment	
✓ Printed statements (eStatements at no charge)	\$3.00
New Jersey Consumer Checking Account	
✓ Monthly maintenance fee	\$3.00
✓ Each additional check over 8 per monthly statement cycle	\$0.50
Money Market Checking Account	
✓ Monthly maintenance fee if the daily balance drops below \$1,000 any day of the month	\$10.00
Statement Savings Account (no longer available)	
✓ Monthly maintenance fee if the daily balance drops below \$50 any day of the month	\$5.00
Diamond Savings Account	
✓ Monthly maintenance fee if the daily balance drops below \$250 any day of the month	\$5.00

Other Account Fees

<u>Service/Fee Description</u>	<u>Fee</u>
Bill Payment Rush Delivery (ACH)	\$9.95
Bill Payment Rush Delivery (Check)	\$14.95
Check Printing Charges and Supplies	At catalog prices
Canadian Item	\$15.00
Coin and Currency orders	Charges vary
Collection Items	\$25.00 or more
Custom Card Image	\$10.00
Dormant Charge - Per month after 2 years inactive	\$10.00
<i>Maximum Fee per Inactive Period: \$120.00</i>	
<i>Your account is considered dormant if there has been no customer-initiated activity for two years. Automatic transactions, interest, or service charge deductions do not count as customer-initiated activity.</i>	
Levy & Lien Processing	\$100.00
Money Order	\$4.00
Non-Crest Savings Bank ATM Transaction Fee – Checking Accounts	First 5 FREE- per checking cycle \$1.00 each additional per statement cycle
Non-Crest Savings Bank ATM Transaction Fee – Savings Accounts	\$1.00 each
Non-Crest Savings Bank ATM Balance Inquiry Fee	\$0.35 each.
Insufficient Funds Charge Paid (NSF)	\$32.00
<i>This fee is applied when we pay the item even though your account does not have enough funds (an overdraft).</i>	
Insufficient Funds Charge Returned (NSF)*	\$32.00
<i>This fee is applied when we do not pay the item and we return it unpaid (nonsufficient funds).</i>	
<i>*These fees are waived if the account is overdrawn or nonsufficient by \$10.00 or less after all transactions are posted for the day.</i>	
<i>*These fees are applied to overdrafts or returned items caused by check or other electronic means including but not limited to online bill payment, internal transfers, and automated loan payments.</i>	
Re-presented Items	
<i>An item that has been returned unpaid may have more than one Insufficient Funds Charge Returned fee applied if and when the item is represented to the Bank for re-payment and it has been determined that there are not enough available funds in your account to cover the item. If a check or ACH is identified as a re-presented item and you still don't have enough available funds in your account to cover it and we authorize and pay the item and overdraw your account, an Insufficient Funds Charge Paid fee will not be assessed.</i>	
Maximum number of Insufficient Paid or Returned Charge item fees	3 per day
UCF Paid Item – Uncollected Funds Item Paid	\$25.00
UCF Return Item – Uncollected Funds Item Returned	\$25.00
Maximum number of Uncollected Paid or Returned Charge item fees	3 per day
Official Check	\$8.00
Photocopy - Check	\$1.00
Photocopy – Statement/ Printout	\$5.00
Replace ATM/Debit Card	\$5.00
Research/Reconciliation - Per hour	\$25.00
Returned Mail Process Fee	\$25.00
Safe Deposit Box Annual Rental 2x5	\$40.00
Safe Deposit Box Annual Rental 3x5	\$55.00
Safe Deposit Box Annual Rental 5x5	\$75.00
Safe Deposit Box Annual Rental 10x3	\$100.00
Safe Deposit Box Annual Rental 10x5	\$120.00
Safe Deposit Box Annual Rental 10x10	\$200.00
Safe Deposit Box drilling (minimum)	\$200.00
Safe Deposit Box Lost Key	\$10.00
Savings Account Early Close-out (closed before 6 months)	\$10.00
Stop Payment Fee	\$28.00
Wire Transfers - Incoming	\$12.00
Wire Transfers - Outgoing Domestic	\$25.00
Wire Transfers - Outgoing International	\$37.00