

## Account Disclosure Notice E-Savings (Seneca24 Access Savings)

<b>Rate Information</b>	<p>If your daily balance is \$99.99 or less, no interest will be accrued for that day.</p> <ul style="list-style-type: none"> <li>• If your daily balance is \$100.00 or more, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%.</li> <li>• If your daily balance is \$10,000 or more, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15%.</li> <li>• If your daily balance is \$25,000 or more, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of .15%.</li> <li>• If your daily balance is \$50,000.00 or more, but less than 99,999.99, the interest rate paid on the entire balance in your account will be .15% with an annual percentage yield of .15%.</li> <li>• If your daily balance is \$100,000.00 or more, the interest rate paid on the entire balance in your account will be .15% with an annual percentage yield of .15%.</li> </ul> <p>The Bank reserves the right to change your interest rate and annual percentage yield at any time. Interest begins to accrue on the business day you deposit cash or non-cash items (e.g. checks).</p>												
<b>Compounding and Crediting</b>	Interest is compounded daily and credited to your account each month as of the scheduled statement date.												
<b>Transaction Limitations</b>	Savings Accounts are limited transaction accounts. Certain types of transfers/withdrawals are restricted to 6 per statement cycle. A fee and/or penalty may be assessed if the limit is exceeded. Refer to the <i>Consumer Account Agreement</i> for full details.												
<b>Statements</b>	Easy to balance e-statements are available through Internet banking. E-statement requires enrollment in online banking.												
<b>Minimum Balance Requirements</b>	A minimum deposit is not required to open this account. You must maintain the daily balances shown above to obtain the disclosed annual percentage yields.												
<b>Balance Computation Method</b>	We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day.												
<b>Fees</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Minimum Balance Charge</td> <td style="text-align: right;">\$5.00 per month if average daily balance is less than \$100</td> </tr> <tr> <td colspan="2" style="padding-top: 10px;">(Minimum balance charges are not applicable to accounts held by anyone under 18 years of age.)</td> </tr> <tr> <td>Overdraft /Returned Item</td> <td style="text-align: right;">\$35.00 per item</td> </tr> <tr> <td>Return Deposit / Cash Item</td> <td style="text-align: right;">\$20.00 per item</td> </tr> <tr> <td style="padding-top: 10px;">Levies, Restraining Orders, Subpoenas or other Legal Services against an account</td> <td style="text-align: right; vertical-align: top;">\$50.00 charged to the depositor's account</td> </tr> <tr> <td style="padding-top: 10px;">Inactive Account Charge</td> <td style="text-align: right; vertical-align: top;">Accounts with an average daily balance of less than \$250 <u>and</u> no activity for a period of 1 year will be assessed a charge of \$5.00 per month.</td> </tr> </table>	Minimum Balance Charge	\$5.00 per month if average daily balance is less than \$100	(Minimum balance charges are not applicable to accounts held by anyone under 18 years of age.)		Overdraft /Returned Item	\$35.00 per item	Return Deposit / Cash Item	\$20.00 per item	Levies, Restraining Orders, Subpoenas or other Legal Services against an account	\$50.00 charged to the depositor's account	Inactive Account Charge	Accounts with an average daily balance of less than \$250 <u>and</u> no activity for a period of 1 year will be assessed a charge of \$5.00 per month.
Minimum Balance Charge	\$5.00 per month if average daily balance is less than \$100												
(Minimum balance charges are not applicable to accounts held by anyone under 18 years of age.)													
Overdraft /Returned Item	\$35.00 per item												
Return Deposit / Cash Item	\$20.00 per item												
Levies, Restraining Orders, Subpoenas or other Legal Services against an account	\$50.00 charged to the depositor's account												
Inactive Account Charge	Accounts with an average daily balance of less than \$250 <u>and</u> no activity for a period of 1 year will be assessed a charge of \$5.00 per month.												



**Account Disclosure Notice**

	Early Closeout of Account <span style="float: right;">\$25.00 if closed within 6 months.</span> A fee for the cost of publishing any notice that funds in the account are to be turned over to the State of New York as abandoned property will be charged to the account.
<b>FDIC Insured</b>	