

GO Advantage Savings Account Account Disclosure Notice

Rate Information	<p>Variable interest rate on balance. Interest begins to accrue on the business day you deposit cash and non-cash items (e.g. checks).</p> <p>If your daily balance is \$5000.00 or less, the interest rate paid on the balance will be 0.75% with an annual percentage yield of 0.76%.</p> <p>If your daily balance is \$5000.01 or more, the interest rate paid on the balance above \$5000.01 in your account will be based on the balance:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">TIER</th> <th style="text-align: center;">ACCOUNT BALANCE</th> <th style="text-align: right;">APY</th> </tr> </thead> <tbody> <tr> <td colspan="3" style="text-align: center;">First 5000.00</td> </tr> <tr> <td></td> <td style="text-align: center;">0.00 to 5000.00</td> <td style="text-align: right;">0.76% APY</td> </tr> <tr> <td colspan="3" style="text-align: center;">Remaining Balance over 5000.00</td> </tr> <tr> <td style="text-align: center;">Tier 1</td> <td style="text-align: center;">5000.01 to 9999.99</td> <td style="text-align: right;">0.15% APY</td> </tr> <tr> <td style="text-align: center;">Tier 2</td> <td style="text-align: center;">10000.00 to 24999.99</td> <td style="text-align: right;">0.15% APY</td> </tr> <tr> <td style="text-align: center;">Tier 3</td> <td style="text-align: center;">25000.00 to 49999.99</td> <td style="text-align: right;">0.15% APY</td> </tr> <tr> <td style="text-align: center;">Tier 4</td> <td style="text-align: center;">50000.00 to 99999.99</td> <td style="text-align: right;">0.15% APY</td> </tr> <tr> <td style="text-align: center;">Tier 5</td> <td style="text-align: center;">100000.00 or Greater</td> <td style="text-align: right;">0.25% APY</td> </tr> </tbody> </table> <p>The Bank reserves the right to change your interest rate and Annual Percentage Yield (APY) at any time.</p>	TIER	ACCOUNT BALANCE	APY	First 5000.00				0.00 to 5000.00	0.76% APY	Remaining Balance over 5000.00			Tier 1	5000.01 to 9999.99	0.15% APY	Tier 2	10000.00 to 24999.99	0.15% APY	Tier 3	25000.00 to 49999.99	0.15% APY	Tier 4	50000.00 to 99999.99	0.15% APY	Tier 5	100000.00 or Greater	0.25% APY
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Compounding and Crediting	Interest is compounded monthly and credited to your account each month as of the scheduled statement date.																											
Minimum Balance Requirements	A minimum deposit or balance is not required. Depositor must be enrolled in EZ Saver and deposits from EZ Saver must be deposited to this account. The depositor must currently own or open a GO Premium or GO Preferred checking account.																											
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 your account each day.																											
Transaction Limitations	This account is a limited transaction account. 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 Consumer Account Agreement for full details																											
Fees	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Paper Statement Fee</td> <td style="text-align: right;">\$3.00 per month</td> </tr> <tr> <td>Overdraft Protection Transfer Fee</td> <td style="text-align: right;">\$5.00 per transfer</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 colspan="2"> </td> </tr> <tr> <td>Levies, Restraining Orders, Subpoenas or other Legal Services against an account</td> <td style="text-align: right;">\$50.00 charged to the depositor's account</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Inactive Account Charge</td> <td style="text-align: right;">Accounts with an average daily balance of less than \$250 and no activity for a period of 1 year will be assessed a charge of \$5.00 per month.</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Early Closeout of Account</td> <td style="text-align: right;">\$25.00 if closed within 6 months.</td> </tr> </table> <p>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.</p>	Paper Statement Fee	\$3.00 per month	Overdraft Protection Transfer Fee	\$5.00 per transfer	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 and no activity for a period of 1 year will be assessed a charge of \$5.00 per month.			Early Closeout of Account	\$25.00 if closed within 6 months.							
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