

## Account Disclosure Notice E-Checking

<b>Rate Information</b>	No Interest paid on this account.																
<b>Minimum Balance Requirements</b>	No Minimum Balance required. A minimum deposit is not required to open this account.																
<b>Transaction Limitations</b>	Free BillPay and free Debit Card, <u>no check writing capabilities</u> . You may withdraw funds from your account through an ATM or point of sale transaction. Limited to 5 ATM transactions per day not to exceed \$1000.00 in cash and 10 Debit (POS) transactions per day not to exceed \$2,500.00 in total.																
<b>Statements</b>	Easy to balance e-statements are available through Internet banking. E-statement requires enrollment in online banking.																
<b>Transaction Posting:</b>	<p>The sequence for paying items against consumer checking at Generations Bank is as follows: Items are presented in real time and will post in the order of what is presented first.</p> <p>Pre-Authorized Payments presented through the Automated Clearing House (ACH) are processed on the day they are received. They are paid in the order that they are received and are deducted from your account on the date they are due.</p> <p>Checks that are presented over-the-counter during business hours are paid immediately.</p> <p>Transactions originated through an ATM or Debit Card network are paid immediately if you use your PIN. Non-PIN based transactions are paid when presented to the bank (usually within 3 business days).</p> <p>Checks that are presented through the Federal Reserve Check Collections System are paid at the end of the business day they are received. Checks will post sequentially based on the check number, if available. Checks with no number available will be posted before the numbered checks, in the order of presentment.</p> <p>If you do not have sufficient funds to pay a check or other item, the account may be assessed a \$35.00 NSF fee for each check or other items.</p> <p>If we change the way we pay checks and other items, we will notify you in writing at least thirty (30) days before the change occurs.</p>																
<b>Monthly Maintenance Fee</b>	None																
<b>Fees</b>	<table> <tr> <td>Minimum Balance Fee</td> <td>None</td> </tr> <tr> <td>Insufficient Funds Charge</td> <td>\$35.00</td> </tr> <tr> <td>Returned Cash Item Fee</td> <td>\$20.00</td> </tr> <tr> <td>Stop Payment Fee</td> <td>\$20.00</td> </tr> <tr> <td>Replacement of ATM/Debit Card</td> <td>\$5.00</td> </tr> <tr> <td>Early Closeout of Account Within First 90 Days</td> <td>\$25.00</td> </tr> <tr> <td>Legal Service Against Account</td> <td>\$50.00</td> </tr> <tr> <td>Inactive Account Charge</td> <td>accounts with an average daily balance of less than \$100.00 <u>and</u> no activity for a period of 91 days will be assessed a charge of \$5.00 a month.</td> </tr> </table> <p>Costs associated with publishing any notice that funds in the account are to be turned over to New York State as abandoned property will be charged to the account.</p>	Minimum Balance Fee	None	Insufficient Funds Charge	\$35.00	Returned Cash Item Fee	\$20.00	Stop Payment Fee	\$20.00	Replacement of ATM/Debit Card	\$5.00	Early Closeout of Account Within First 90 Days	\$25.00	Legal Service Against Account	\$50.00	Inactive Account Charge	accounts with an average daily balance of less than \$100.00 <u>and</u> no activity for a period of 91 days will be assessed a charge of \$5.00 a month.
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Inactive Account Charge	accounts with an average daily balance of less than \$100.00 <u>and</u> no activity for a period of 91 days will be assessed a charge of \$5.00 a month.																
<b>FDIC Insured</b>	Free use of Generations Bank ATM's, Telephone Banking and Internet Banking																

