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## TRUTH IN SAVINGS DISCLOSURE

### Aspire Checking Account

#### Restrictions

Available to natural persons for personal, household or family purposes.

#### Rate information

No interest is paid on this account.

#### Minimum balance requirement to open the account

To open the account, you must deposit at least \$100.

#### Minimum Balance to avoid the imposition of a service charge

A monthly cycle service charge of \$12.00 will be imposed every month if the average available balance in the account falls below \$1,500.00.

The monthly cycle service charge will be waived regardless of balance if you elect to receive your periodic statement electronically\* ("eStatements"). If at any point you opt out of eStatements, the monthly cycle service charge may be applied without additional notice to you.

#### Service Charges

Please refer to the *Account Service Charge Disclosure* for fees and service charges that may apply to this account.

#### Other important information about your account

Please refer to the *Consumer Terms and Conditions*, which contains other important information about your account.

#### \*To subsequently enroll in eStatements (if not accepted during account opening)

- a. You must be enrolled in Dime's Personal Online Banking. If not, go to [www.dime.com](http://www.dime.com), click on the Sign In button and select Enroll in Personal Online Banking to enroll. *If you do not enroll within 10 days, but selected e-Statements during account opening, your account will be set to receive paper statements and may incur service charges as a result.*
2. Once you are enrolled in Personal Online Banking, log in to your account and click on the Accounts tab. Then, select Paperless Settings.
3. Review/accept the Agreement for Electronic Delivery.
4. Change the Paperless settings to select Electronic as the Delivery Option.

#### Questions

You may call (800) 321-DIME (3463) Monday-Thursday 8am – 5pm; Friday 8am-6pm; Saturday 9am-1pm