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## TRUTH IN SAVINGS DISCLOSURE

### Basic 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

No minimum opening deposit required.

#### Minimum balance requirement to avoid the imposition of a service charge

There is a \$5 monthly service charge regardless of balance.

#### Service Charges

There are no Overdraft fees (non-sufficient, uncollected) or Daily Deficit fees. 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 contain other important information about your account.

#### Questions

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

