

Investors Bank eAccess Money Market Savings Account Disclosure

Refer to the separate “Service Charge Schedule for Personal Accounts” and “Terms and Conditions for Your Personal Account” disclosure, copies of which have been provided and made available to you electronically, for additional information. Any conflict between the “Service Charge Schedule for Personal Accounts” or the “Terms and Conditions for Your Personal Account” and this disclosure shall be resolved in favor of this disclosure.

- Location of Account: Your eAccess Money Market account is located in New Jersey.
- No Check Writing Capabilities: This account is a Statement Savings Account and does not offer any check writing capabilities.
- Other Requirements: This is a personal account and may be maintained only as an Individual Account or as a Joint Account with survivorship.
- Rate Information: Your interest rate and annual percentage yield may change. The interest rate paid on the balance in your account is 0.395% with an Annual Percentage Yield (APY) of 0.40%. Interest will not accrue on balances over \$2,000,000.
- Frequency of rate changes: This is a variable rate account. We may change the interest rate on your account at any time and without notice.
- Compounding and crediting frequency: Interest will be compounded daily and credited to your account every month. If you reduce your account balance to zero prior to the posting of interest, any remaining accumulated interest will be credited to your account at the end of that month.
- Minimum balance to open the account: There is no minimum balance required to open this account.
- Minimum balance to obtain the annual percentage yield disclosed: There is no minimum balance required to obtain the disclosed annual percentage yield (APY). Interest will not accrue on balances above \$2,000,000.
- Daily 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 the account each day.
- Accrual of interest on non-cash deposit: Interest begins to accrue on the business day funds are collected on deposited non-cash items (for example, checks).
- Transaction limitations: This account is an electronic transfer only account; transactions are only permitted as outlined in this disclosure.
 - Deposits: Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account. Deposits to this account are permitted to be made at any time in the form of ACH direct deposit,

incoming wire transfer, or by check via mail or Mobile Deposit. In the case of Mobile Deposits, Investor Bank requires the check endorsement to contain the words FOR MOBILE DEPOSIT ONLY in addition to your signature and account number. Cash deposits to this account are not permitted.

- *Withdrawals*: Withdrawals from this account are only permitted to be made via ACH electronic transfers; withdrawals via outgoing wire transfers or checks are not permitted.
- *Transfers*: Transfers from this eAccess Money Market Savings account to another account or to preauthorized or automatic transfer are limited to six (6) per monthly statement cycle. Any transfer withdrawal presented against this account above the limitation per monthly statement cycle will not be permitted. After the initial deposit, subsequent deposits and withdrawals to this account originated from Investors Transfer link through Investors Online Banking, are subject to an aggregate amount of \$250,000 for incoming and outgoing transfers combined per customer per rolling month.
- *Availability of Deposits*: Deposits made to this account by check will be available for withdrawal following the standard funds availability provisions contained in the Important Account Information Terms and Conditions document provided and made available to you when you opened this account. Deposits made to this account by ACH or incoming wire transfer will not be available for withdrawal for a period of one (1) business day.
- *Overdrafts*: An Insufficient or Uncollected Funds fee as outlined in our “Service Charge Schedule for Personal Accounts” will be imposed when an overdraft is created, whether or not the item is paid.
- *Account Statements*: You must enroll in Investors Bank Online Banking and E-Statements to receive an electronic periodic account statement. Paper statements will not be available for this account. Statements will be provided on a quarterly basis. If your account has any EFT transactions, such as ACH, you will receive a statement for the month during which the transactions posted to your account.
- *Account Closure*: Your account will be considered closed if the account has not been funded within 35 business days from opening; or after the balance in your account has been reduced to zero (\$0.00) for 35 consecutive business days.