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Opening an eAccess Account

What bank products can I open online through Investors eAccess?

Currently, we only offer the Investors eAccess Money Market Account, 6 Month No-Penalty CD and 10 Month CD. Additional accounts may be added to Investors eAccess in the future.

What categories of account ownership can be opened online?

Only individual and joint accounts can be opened. No Beneficiary, POD or Trustee accounts.

Who is eligible to open an online account through Investors eAccess?

Online accounts can ONLY be opened by individuals who are US citizens or permanent residents of the USA and are at least 18 years of age. Online accounts are not available for Business accounts.

What do I need to open an online account through Investors eAccess?

You can open your account online via your computer, tablet or smartphone. In order to complete the application you will need to provide:

- Your contact information
- A physical U.S. address (PO Boxes are not eligible)
- A valid email address
- Social Security Number
- Government Issued ID (Driver's License, US Passport, Permanent Resident ID, or State Issued Non-Drivers ID).

Once I begin the online application can I save it in the system and finish it later?

Yes, you will have an opportunity to save your application for 14 days and return to it within this time period to complete or cancel the application process. If you do not return before 14 days, the application will be removed from our system.

How secure is the Investors eAccess application site?

Your privacy and security are extremely important to us, so we protect your login credentials using 256-bit level encryption. If you use Instant Account Verification to fund your account, your external bank's log-in information is only used once to verify that you own the account. Investors Bank will never use this information again.

When is my account created?

Your account is immediately created upon approval of a completed application. The account will be opened in our system with a zero balance until you complete the funding process. You will have 35 days for eAccess Money Market Accounts and 15 days for all eAccess CD products, to complete the funding process.

Can I open more than one account? If so, what's the limit?

Yes, you can open more than one account. There is no limit.

How do I obtain my account number?

After an account is created in our system, your account number is included in our Welcome Message which will be sent to the email address you provided during the account opening process.

What if my application is declined?

There are two reasons that this could happen. The first is that the system could not verify the information you provided and therefore the application was denied. Please try to complete another application and make sure the information you enter is correct.

A second reason could be due to negative information found on your Chex Systems report. Investors Bank utilizes the services of Chex Systems, which is a consumer reporting agency that provides information to assist with the approval process around the opening of new checking or savings accounts. If your application is declined due to this reason, you will receive a notice directly from Chex Systems.

If you're denied a bank account due to your Chex Systems report, you are entitled to a free copy of this report within 60 days of being denied. You can order your report directly from the [Chex Systems website](#) or you can contact their Customer Service at 1.800.428.9623. Just as you keep track of what the three major credit bureaus have listed on your credit report, your Chex Systems report should also be examined for any errors regularly.

What if my application comes back as "Under Review"?

Under Review means the application was temporarily put on hold until the Investors Bank team can verify the information provided. You will be notified via email if we can or cannot proceed with your application.

How long is the confirmation email valid once I have requested it?

Once the confirmation email is requested it will remain valid for 15 minutes.

What if I never receive the email to confirm my email address?

First, you should check to see if the email was inadvertently sent to your SPAM folder. If the email cannot be located, please check to make sure that your email address was entered correctly. Once you verify that the email address is correct, simply request another confirmation email to be sent.

When filling out the application, am I able to use the backspace key?

Yes, you can use the backspace key while completing your application. PLEASE NOTE: If you click on the back arrow that is located within your browser, your application will be discarded and you will be required to repeat the account opening process again.

Why can't I open my eAccess account at an Investors Bank branch?

The eAccess account is only available online. It is a self-service account with limited features. It does not include check writing abilities, an ATM or Debit card, and you cannot receive paper statements. It is not offered or serviced by our branches.

Where can I find the online application?

Simply [click here](#).

What are the restrictions of my online eAccess account?

This account is an Electronic Transaction Account only and is not meant for everyday spending. As such, it does not come with a debit card, ATM card or checks. For eAccess Money Market Accounts, you are permitted to make a maximum of six withdrawals for a total of \$250,000 per 30 day rolling month. You will only receive eStatements and this account is not offered or serviced by our branches.

Funding

What is Instant Account Verification?

This service gives us the ability to verify your identity, account number, and balance in real-time through your external bank account. Please reach out to your financial institution to inquire if they can provide Instant Account Verification responses. The response is dependent on the other institution's ability to support this request.

How do I fund my account?

You can transfer money from an external account to your online account via ACH, as long as your external account is a checking or savings account in the United States, and you are the primary account owner. If funding your account via ACH is not possible, you may fund your account by sending a check via mail. **IMPORTANT NOTE:** *Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account.*

Where do I send checks to fund or contribute to my account?

- For eAccess Money Market Accounts:

Investors Bank
PO Box 11572
Newark, NJ 07101-4572

- For eAccess CD Accounts:

Investors Bank
PO Box 67090
Newark, NJ 07101-8083

Don't forget to make the check payable to Investors Bank, and include your Investors account number on the memo line.

How long does it take for my initial deposit to be available in my online account?

When making a deposit via an ACH direct deposit or an incoming wire, the funds will be available in your Investors eAccess online account within one business day. If your deposit is made by check, the funds will be available in your account as outlined in the Terms and Conditions for Your Personal Account which can be viewed by [clicking here](#).

What is the maximum initial funding limit?

For eAccess Money Market Account the maximum initial funding amount is \$2,000,000, there is no maximum for eAccess CDs. There is a maximum of \$250,000 of deposit insurance from the FDIC for each category of account ownership. Please visit FDIC.gov for details, or call the FDIC directly at 1-877-ASK-FDIC (877-275-3342).

How long do I have to fund the account?

For eAccess Money Market Account you have 35 business days, for eAccess CDs you have 15 days to fund the account once it is opened and created; otherwise the account will be closed and removed from

the system. Please note that business days exclude Saturdays, Sundays and Bank Holidays. Funding reminders will be sent to you via email prior to the closure of your account.

How do I let you know that I am no longer interested in funding the account and as such, I don't want to receive any more emails?

Please contact a live Investors Bank representative through our Client Care Center at 855-422-6548 in the U.S.A. or 973-376-5100 when out of the country during the following hours:

8:00 am – 10:00 pm ET (Mon – Fri)

8:00 am – 8:00 pm ET (Sat – Sun)

Balance Requirements

eAccess Money Market:

What is the minimum balance required to open an eAccess Money Market account?

There is no minimum balance to open your account.

What are the minimum and maximum monthly balances that qualify to earn interest on the eAccess Money Market account?

All balances under \$2,000,000 will earn the stated APY. No interest will be earned on balances over \$2,000,000.

What is the minimum balance to keep my eAccess Money Market account open?

If your account balance remains at zero for 99 business days it will be closed and removed from our system. Please note that business days exclude Saturdays, Sundays and Bank Holidays.

eAccess CDs:

What is the minimum balance required to open an eAccess CD account?

There is a \$500 minimum initial funding transaction after you open your account. Any funding transaction below this amount will be rejected or returned and not applied to your account. You may only make one (1) funding transaction, after which the CD will be locked to any additional funding transactions until your CD matures.

Deposits

Once my eAccess Money Market account is opened will I be able to deposit additional funds?

You can make additional deposits to your online account any time through ACH direct deposits, mailed-in checks, mobile check deposits or incoming wires. After the initial deposit, subsequent ACH deposits and withdrawals to this account originated from Investors External Transfer link through Investors Online Banking, are subject to an aggregate amount of \$250,000 for incoming and outgoing transfers combined per customer per 30-day rolling month. You can enroll in Investors Online Banking by [clicking here](#). In addition, if you are making a deposit through Investors Mobile there is a \$3,000 daily limit per user and a \$6,000 daily limit per account. Also, to protect against fraud you must endorse the check with the wording, “*For Mobile Deposits Only*” under your signature and include your account number. **IMPORTANT NOTE:** *Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account.*

Once my eAccess CD account is opened will I be able to deposit additional funds?

You may make one deposit after your account has been opened. Once the initial deposit has been made you cannot make additional deposits prior to the maturity of the account. At maturity, and within the 10-calendar day Grace Period, additional deposits may be made for any amount. Deposits to this account are limited to ACH credit or by check. **IMPORTANT NOTE:** *Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account.*

How long does it take for my additional deposits to be available in my online account?

When making a deposit via an ACH direct deposit or an incoming wire, the funds will be available in your Investors online account within one business day. If your deposit is made by check, the funds will be available in your account as outlined in the Terms and Conditions for Your Personal Account which can be viewed by [clicking here](#).

How do I make a deposit via a check?

You may deposit checks through the mail. Make the check payable to Investors Bank, and include your Investors account number on the memo line. Mail checks to:

- For eAccess Money Market Accounts:

Investors Bank
PO Box 11572
Newark, NJ 07101-4572

- For eAccess CD Accounts:

Investors Bank
PO Box 67090
Newark, NJ 07101-8083

Don't forget to make the check payable to Investors Bank, and include your Investors account number on the memo line.

How do I wire funds to my account?

Please use our routing number #221272031 and your eAccess Money Market account number for wiring funds. There is no charge for inbound wires. Please note eAccess CDs do not allow funding via wires.

What is the deposit hold time?

- Incoming ACH and Wires – 1 business day
- Check deposits – the funds will be available in your account as outlined in the Terms and Conditions for Your Personal Account which can be viewed by [clicking here](#).

Withdrawals

eAccess Money Market:

How can I make withdrawals from my eAccess Money Market account?

Withdrawals from this account are only permitted to be made via External Account transfer or ACH electronic debits to another financial institution. Outgoing wire transfers or checks are not permitted. The limit on withdrawals from this account is \$250,000 per 30 day rolling month.

Is there a limit on the number of withdrawals or transfers from my eAccess Money Market account?

A maximum of six withdrawals or transfers per monthly statement are allowed as per Federal regulations.

Is there a limit on how much I can transfer into or out of my eAccess Money Market account?

. After the initial deposit, subsequent ACH deposits and withdrawals to this account originated from Investors External Transfer link through Investors Online Banking, are subject to an aggregate amount of \$250,000 for incoming and outgoing transfers combined per customer per 30-day rolling month.

If I withdraw funds (via ACH) how long will it take for me to receive the money?

It can take up to three business days.

eAccess CDs:

How can I make withdrawals from my eAccess 6 Month No Penalty CDs?

Except for the first 6 calendar days following the Open Date of this account, withdrawal of principal may be made at any time and for the full amount in your account (including interest) without an early withdrawal penalty, such withdrawal will close your CD. Withdrawal of funds will be paid out in the form of an official Bank Check made payable to the account owner(s) and mailed via First Class mail to the current account address on record, or as an external ACH transfer to be sent to the Bank from which the funding deposit(s) to this account were originally received. The Bank reserves the right to delay processing a withdrawal request made following receipt of a change of address to enable validation of the new address. Checks payable or external transfers to third parties are not permitted. Reducing the balance below the minimum balance requirement will require the account to be closed.

How can I make withdrawals from my eAccess 10 Month CDs?

Withdrawal of principal prior to the maturity date of your account will be subject to an early withdrawal penalty (see section below on Penalty for Early Withdrawal). Interest may be withdrawn at any time after it is credited to your account. Withdrawal of funds can be requested in the form of an official Bank Check, or as an external ACH transfer to be sent to the Bank from which the funding deposit(s) to this account were originally received. If payment is in the form of an official Bank Check, the check will be made payable to the account owner(s) and mailed via First Class mail to the current account address on record. The Bank reserves the right to delay processing a withdrawal request made following receipt of a change of address to enable validation of the new address. Checks payable or external transfers to third parties are not permitted. You may withdraw less than the full amount in your CD, reducing the balance below the minimum balance requirement will require the account to be closed.

Is there a monthly fee?

No, there are no monthly service fees for eAccess Money Market Account or eAccess CDs, however there is a penalty for withdrawing any or all of your funds prior to maturity if you own a 10 Month CD.

eAccess Personal Accounts Service Charge Schedule

To view fees associated with Official Checks and ACH Transfers [click here](#).

Penalty for Early Withdrawal

What if I need to withdraw my funds before maturity of my CD?

For eAccess 10 Month CD if principal is withdrawn before maturity, a penalty will be imposed on the amount withdrawn as outlined below

Term	Penalty
6 Month No Penalty	No Penalty
10 Month	90 days simple interest

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Interest Rates

Is the interest rate on my Investors eAccess Money Market account guaranteed?

Your eAccess Money Market account is an interest-bearing account that pays a variable rate of interest. While the rate may change at any time, Investors Bank strives to ensure the interest earned remains competitive to grow your money faster.

When is the interest rate on my Investors eAccess CD determined?

The interest rate on your eAccess CD will be the prevailing rate on the term of your CD as of the Open Date, this rate will remain in effect until the first maturity. You will receive a separate Certificate Of Deposit Receipt following the funding of your account, which will reflect the effective interest rate and APY.

Is the rate tied to an index? How is the rate determined?

Rate changes on the eAccess account are within the bank's discretion and may be made at any time without notice. We do not tie changes to an index. The rate is set based on national rate reviews obtained from Informa Research Services, informars.com. Investors assesses the current interest rate environment to determine how much other banks are willing to pay on deposits to ensure the interest rate remains competitive.

How will I know the interest rate I am earning on my eAccess accounts?

The APYE (Annual Percentage Yield Earned) appears on your eAccess monthly e-Statement. You can also find the current rate by logging into your online banking account.

How is the interest calculated and credited to my eAccess account?

eAccess Money Market:

Your account will begin accruing interest on the business day funds are received. In the case of noncash deposits, this will generally be the business day following the date of deposit. Investors Bank utilizes the daily balance method to calculate your interest. This method applies a daily periodic rate to the principal in the account each day. Interest is compounded daily on your eAccess Money Market Account.

eAccess CD:

Your account will immediately begin accruing interest once your funds are received by the Bank. Investors Bank utilizes the daily balance method to calculate your interest. This method applies a daily periodic rate to the principal in the account each day. Interest is compounded continuously on your eAccess CD.

When is interest posted?

Interest is posted monthly.

Maturity and Renewal

How do I know when my CD will mature?

Investors Bank will send you an email maturity notice 30 days prior to the maturity date of your CD. The notice will inform you of your options upon renewal of your CD. Your maturity date can also be found on the Certificate of Deposit receipt sent to you after your CD has been opened.

What happens after my CD matures?

eAccess CDs automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity during the grace period, or calling our Client Care department at 855-422-6548 during the grace period. Interest will continue to accrue after final maturity for up to ten (10) calendar days. The interest rate will be the same as the rate paid on a renewed account.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

Online Banking/Mobile App

How do I access my online account?

Manage your account easily online with 24/7 secure access by computer, tablet or smartphone. Once you receive your account number, don't forget to enroll in Investors Online Banking by [clicking here](#) or via our mobile app (downloadable through your app store). Your Investors eAccess account may only be accessed through Online and Mobile Banking, and cannot be transacted upon in a branch.

How do I enroll in Investors Online Banking and Investors Mobile?

Once your account is opened, you will be able to register for online banking, mobile banking or both. You can enroll in Investors Online Banking by [clicking here](#). Our mobile app is downloadable through your app store. When you enroll you will be asked for your Social Security Number, Account Number and Last Name.

I'm an existing customer, how do I add this account to my existing online access?

If your other accounts are listed under the same Social Security Number, your online account will automatically be linked the next business day after it was opened.

Can I add money to my eAccess Money Market account via a mobile deposit?

Yes, you can. **IMPORTANT NOTE:** to protect against fraud you must endorse the check with the wording, "For Mobile Deposits Only" under your signature and include your account number.

Statements / 1099

How will I receive my account statement?

- 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 online accounts.
- Statements for your eAccess CD are available semi-annually(6/30 and 12/31)
- Statements for you eAccess Money Market accounts are available quarterly (3/31, 6/30, 9/30 and 12/31).
- 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.

When will I receive my 1099 Interest tax forms?

1099INT forms are mailed by the 31st of January every year.

When is the statement cycle?

Statement cycles end on the last day of the month in which they are generated.

Closing Your Account

How can I close my eAccess account?

eAccess Money Market Account:

Closing your eAccess Money Market account must be done online since our branches do not service eAccess accounts. Your account balance must be transferred via ACH and the account must have a zero balance. You will receive your funds within three business days and there are no fees or penalties associated with closing an eAccess account. In addition, your account will be considered closed after the balance in your account has been reduced to zero (\$0.00) for 99 business days. Please note that business days exclude Saturdays, Sundays and Bank Holidays. If interest has accrued, please contact our Client Care Center at 855-422-6548.

eAccess CD:

Closing your eAccess CD account must be done online since our branches do not service eAccess accounts. Your account balance must be \$0. Withdrawal of funds will be paid out in the form of an official Bank Check made payable to the owner(s) of this account and mailed via First Class mail to the current account address on record. You may close your eAccess 10 Month CD without penalty after maturity date, during the 10 day Grace Period. If you close your eAccess 10 Month CD prior to maturity a penalty will be imposed see section above on Penalty for Early Withdrawal.

General

Am I issued a Debit card, ATM card, or checks with my eAccess account?

No, this account is an Electronic Transaction Account only and is not meant for everyday spending. As such, it does not come with a Debit card, ATM card, or checks. You are permitted to make a maximum of six withdrawals for a total of \$250,000 per 30 day rolling month in you eAccess Money Market Account. In addition, you will only receive eStatements and this account is not offered or serviced by our branches.

Where is Investors Bank's Privacy notice and how does it apply to me?

Please [click here](#) to view our Privacy Notice.

Are there terms, conditions and other disclosures for the eAccess Accounts?

Yes, they can be viewed after you begin the online account opening process, or you can view them here:

- Truth in Savings Disclosures
 - [eAccess Money Market Account](#)
 - [eAccess 6 Month No Penalty CD](#)
 - [eAccess 10 Month CD](#)
- [Electronic Communications Agreement](#)
- [Terms and Conditions for Your Personal Account](#)
- [Service Charge Schedule for Personal Accounts](#)

What if I need assistance or would like to speak with an Investors Bank representative?

To speak with a live Investors Bank representative contact our Client Care Center at 855-422-6548 in the U.S.A. or 973-376-5100 when out of the country during the following hours:

8:00 am – 10:00 pm ET (Mon – Fri)

8:00 am – 8:00 pm ET (Sat – Sun)

How do I change my Security Word?

Contact the Client Care Center at 855-422-6548 during the hours listed above.

Who is Investors Bank?

Investors Bank has been serving its customers for over 90 years. With more than 145 locations throughout New Jersey and New York, you can be confident that Investors has the strength and staying power that you want from a banking partner. Investors Bancorp is publicly traded on NASDAQ as ISBC.

Where can I access Investors Bank's financial statements?

Please [click here](#) to access our Investors Relations information.

What is the Investors Bank mailing address?

Our corporate mailing address is:

Investors Bank
101 JFK Parkway
Short Hills, NJ 07078

What is Investors Bank's FDIC Charter Number?

Investors FDIC Charter Number is 28892

Is my money FDIC insured?

Yes, however there is a maximum of \$250,000 deposit insurance from the FDIC for each category of account ownership. Please visit FDIC.gov for details, or call the FDIC directly at 877-ASK-FDIC. (877-275-3342).

Can I visit an Investors branch to make deposits and/or withdrawals or need other assistance?

No. It is a self-service account with limited features. It is not offered or serviced by our branches. For any questions, please contact a live Investors Bank representative from our Client Care Center at 855-422-6548 in the U.S.A. or 973-376-5100 when out of the country during the following hours:

8:00 am – 10:00 pm ET (Mon – Fri)

8:00 am – 8:00 pm ET (Sat – Sun)

Can I change or correct my primary or mailing address, phone number, or email address that is associated with my eAccess account?

Yes, you can do it directly via Investors Online Banking by going to your Profile within the Settings menu and selecting the appropriate item you would like to edit. You can enroll in Investors Online Banking by [clicking here](#). You can also contact our Client Care Center and a representative can assist you.

If I cannot find my account number, will your Client Care Center be able to provide it to me?

Once we verify your identity, our Client Care Center representatives will be able to provide you with this information.

What if my account becomes dormant in your system?

You can either make a deposit or you can contact our Client Care Center, and a representative can update your account to remove its dormant status.

eAccess Online Banking System-Browser Requirements

Keeping your browser up-to-date is important for both security and ensuring that web pages load properly. Updating your browser also ensures that you have the best viewing experience possible. Please click on the following link [eAccess Online Banking System Requirements](#), to see a list of minimum hardware and software requirements to maximize your eAccess online banking experience.