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# DEPOSIT ACCOUNT AGREEMENT

**DEFINITIONS.** Throughout this Agreement, these terms have the following meaning:

- "You," "your," "account owner," and "party" refer to the depositor (whether joint or individual) named on the account.
- "We," "our," and "us" refer to the financial institution.
- The acronym "NOW" means Negotiable Order of Withdrawal.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks or drafts that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

**GENERAL AGREEMENT.** You understand the following Account Agreement ("Agreement") governs your account with us. Your account is also governed by other applicable documents, such as the Truth In Savings Account Disclosure and Privacy Policy, and where applicable, the Funds Availability Policy and Electronic Fund Transfer (Agreement and) Disclosure ("Disclosures"), which are incorporated by reference. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

**GENERAL RULES.** The following rules apply to all types of accounts:

**1. Deposits.** Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may, at our sole discretion, refuse to accept particular items as deposits. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You are liable to us for the amount of any item you deposit to your account that is returned unpaid. In addition, you are liable to us for all costs and expenses related to the collection of any or all of that amount from you. Funds deposited to your account are available in accordance with the Disclosures.

**2. Collection of Deposited Items.** In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

**3. Set-offs and Security Interest.** If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right to set-off.

**4. Claims.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

**5. Expenses.** You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your account without prior notice to you.

**6. Dormant/Inactive Accounts.** You understand that if your account is dormant or inactive, you may be charged the fee specified in the Disclosures and we may stop paying interest to the extent permitted by law. You understand that your account balance may be escheated (that is, turned over to the state) in accordance with state law.

**7. Joint, Trust, Fiduciary and Custodial Accounts.** You acknowledge that if your account is set up as a joint, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

**8. Joint Account.** If this is a joint account, all deposits are the property of the person(s) indicated on the account and we may release all or any part of the amount in the account to honor checks, orders, or other items or withdrawals or requests from any person named on this account. Any person named on the account is liable for the amount of any overdraft fees regardless of whether he or she signed the item or benefited from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

**9. Joint Account With/Without Right of Survivorship.** If this is a joint account with right of survivorship, on the death of one of the account holders, that person's interest in the account immediately vests in the surviving joint account holder(s) as their separate property. If this is a joint account without right of survivorship and we receive written notice of the death of a joint account holder, we may freeze the account until we receive satisfactory evidence as to the disposition of the account.

**10. In Trust For Account.** If this account is noted as an In Trust For account, the trustee(s) may change the named beneficiary(ies) at any time by a written direction to us. The trustee(s) reserves the right to withdraw all or part of the deposit at any time. Such payment or withdrawal shall constitute a revocation of the trust agreement as to the amount withdrawn. The beneficiary(ies) acquires the right to withdraw only if: (i) all of the trustees die, and (ii) the beneficiary is then living. The beneficiary(ies) is only entitled to the amount that is in the trust after all of the trustee's(s') outstanding debits and items have been paid. If all of the beneficiaries predecease the trustee(s), the named beneficiary's(ies)' death shall terminate the trust and title to the money that is credited to the trust shall vest in the trustee(s). If two or more beneficiaries are named and survive the death of all of the trustees, such beneficiaries will own this account in equal shares without right of survivorship, unless otherwise indicated. If the primary beneficiary predeceases the owner(s), when two or more contingent beneficiaries are named and survive the death of the owner(s), such beneficiaries will own this account in equal shares without the right of survivorship, unless otherwise indicated. Named beneficiaries are assumed to be primary unless indicated as contingent.

**11. Custodial Account.** A custodial account is subject to applicable law as adopted by the state in which the account is opened. The documents that authorize the custodianship may be required for the account. An account opened under the Uniform Transfers/Gifts to Minors Act must be opened in the name of a custodian "as custodian for (name of minor) under the Uniform Transfers to Minors Act". There may be only one custodian and one minor as beneficiary for each minor account.

**12. Power of Attorney.** If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

**13. Fees, Service Charges and Balance Requirements.** You agree you are responsible for any fees, charges, balance, or deposit requirements as stated in the Disclosures. We also reserve the right to impose a service charge for cashing checks and other items drawn on your account if the person cashing the check or item is not a customer of this financial institution.

**14. Non-Sufficient Funds and Overdrafts.** If your account lacks sufficient funds to pay a debit transaction or item presented for payment as determined by your available account balance or actual (ledger) balance, we may (1) return the debit or item or (2) pay the debit or item at our discretion.

**Available Balance.** We may use an available balance method to determine if there are sufficient funds in your account to pay a debit transaction or item and to assess non-sufficient funds and overdraft fees.

**How We Decide to Pay a Debit or Item.** The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, if applicable; deposit holds; and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

**How We Assess Fees.** If there are insufficient funds to pay a debit transaction or item based on your available balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

**Return Item for Non-Sufficient Funds.** If we do not pay the debit or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission or re-presentation of a debit or item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

**Overdrafts.** If we pay the debit or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization even though your gas was only \$50. The authorization hold reduces your available account balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

**Actual (Ledger) Balance.** We may use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay a debit transaction or item and to assess non-sufficient funds and overdraft fees.

**How We Decide to Pay a Debit or Item.** The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks, if applicable, that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

**How We Assess Fees.** If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

**Return Item for Non-Sufficient Funds.** If we do not pay the debit or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission or re-presentation of a debit or item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

**Overdrafts.** If we pay the debit or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

Our policy may be that we use an available balance to determine if we will pay a debit or item and use an actual (ledger) balance to assess fees. If this is the case, the applicable rules described above will apply.

If applicable, overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our offered standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Please refer to the Overdraft Services Consent Form for more information about overdrafts and our standard overdraft policies, if applicable, and refer to your Truth In Savings disclosure for more information about our overdraft privilege policy.

**15. Processing Order.** We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for the debits and credits in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

**16. Amendments and Alterations.** You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

**17. Notices.** You are responsible for notifying us of any address or name changes, the death of an account holder or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied.

**18. Certified Beneficial Owner Information.** If you are obligated to certify beneficial owner information at the time the account is opened, you are responsible for notifying us of any changes to the certified beneficial ownership information that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.

**19. Unlawful Internet Gambling.** Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling. You will notify us if your business practices regarding Internet gambling change in the future.

**20. Telephone and Electronic Communication.** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

**21. Online or Mobile Services.** If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

**22. Closing Account.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable item, which is presented after the closing of your account. Such termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

**23. Transfers and Assignments.** You cannot assign or transfer any interest in your account unless we agree in writing.

**24. Applicable Laws and Regulations.** You understand that this Agreement is governed by the laws of the state in which the account is opened unless federal law controls. Changes in these laws may change the terms and conditions of your account. We will notify you of any changes as required by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

**25. ACH and Wire Transfers.** This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

**Provisional Payment.** Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

**Notice of Receipt.** We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**Choice of Law.** We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

**International ACH Transactions.** If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

## 26. Stop Payments.

**Stop Payments on Checks.** If you request us to stop payment on a check you have written, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, unless our policy provides otherwise, we reserve the right to cancel the request. Your stop payment request must describe the check or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect until the earlier of 1) six months or other time period not less than six months as specified in the Stop Payment Order, or 2) until we receive written revocation of the stop payment. If the check on which a Stop Payment Order has been placed has not yet cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. Our acceptance of a stop payment request does not constitute a representation by us that the check has not already been paid or that we have had a reasonable opportunity to act on the request. We may accept a stop payment request on lost or stolen checks, whether a single check or series, unless our policy requires we open a new account for you to ensure your security. Written communication includes communication by electronic record.

**Stop Payments on ACH Debits.** A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple or future debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled debit entry. Requests to stop all future payments on an ACH debit transfer may require additional documentation to be supplied to us. Oral stop payment orders are binding on us for 14 calendar days only, unless our policy provides otherwise, and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple or future debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization). Written communication includes communication by electronic record.

The Stop Payment Order shall be governed by the provisions of Article 4A of the Uniform Commercial Code as adopted by the state in which the account is opened, the Electronic Fund Transfer Act (Regulation E), NACHA Operating Rules, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order and for each Stop Payment Order renewal you make. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. A release of the Stop Payment Order may be made only by the person who initiated the stop payment request.

**27. Checks.** All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account, or on any check issued by you, must be placed on the left side of the check when looking at it from the front, and must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that this requirement is met. You are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

**28. Electronic Checks and Electronically-Created Items.** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

**29. Substitute Checks.** To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute check(s). An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

**30. Remote Deposit Capture.** Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only."

**31. Preauthorized Checks or Drafts.** You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to it, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

**32. Stale or Postdated Checks.** We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, you agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

**33. Verifying Funds Availability for Check.** You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check or other item from you.

**34. Check Safekeeping.** If you can write checks on your account and utilize a check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period, or as required by law. At your request, we will provide without charge up to 25 canceled instruments or legible copies of the fronts and backs thereof per calendar year. Additional copies may be subject to a fee,

as indicated in the Schedule of Fees or Disclosures. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

**35. Remotely Created Checks.** A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payor. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the item is fraudulent in any manner, and to obtain from you the payor's express, verifiable authorization for any such check.

**36. Statements.** If your account is a Checking, NOW, Money Market, or Statement Savings account, we will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. You must notify us within 30 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us with reasonable promptness, you will have no claim against us to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise reasonable care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it, or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

**37. Electronic Statements and Notices.** You may have the option to have statements and notices regarding this account provided to you in an electronic form, to a designated e-mail address, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures. In order to receive your account information in an electronic form, the receiving system may have to meet specific requirements. We will keep you informed of any change to the minimum hardware or software requirements.

**38. Signatures.** Your signature on the Account Information form is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, drafts, orders, or other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of checks, drafts, orders, or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing these items. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

**39. Restrictive Legends.** We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

**40. Our Waiver of Rights.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

**41. Your Waiver of Notice.** By signing the signature card/Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

**ACCOUNT SPECIFIC PROVISIONS.** In addition to the General Rules, the following rules apply to specific types of accounts:

**CHECKING AND NOW ACCOUNTS**

**Checking Accounts.** If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in the Truth in Savings Disclosure.

**Withdrawals.** Deposits will be available for withdrawal consistent with the terms of our Disclosures. Withdrawals may be subject to a service charge.

**Withdrawal Notice Requirements.** If your account is a NOW account or a non-demand deposit checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

#### **MONEY MARKET AND SAVINGS ACCOUNTS**

**Withdrawals.** We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

**Transaction Limitations.** Our policy allows us to restrict the number of transfers or withdrawals you can make on a Money Market Account and Savings Account, or we may allow you to make an unlimited number of transfers or withdrawals from these accounts.

**Restrictions on Money Market and Savings Accounts.** If we restrict the number of transfers or withdrawals you can make on these accounts, you understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures, and we may close your account, take away your ability to transfer funds, charge you a fee, or convert the account to a checking or other transaction account if the restriction is violated.

**No Restrictions on Money Market and Savings Accounts.** If we do not restrict the number of transfers or withdrawals you can make on these accounts, your account may still be subject to other transaction limitations. Please refer to the Disclosures to understand which transaction limitations, if any, apply to your account.

## **SAVINGS ACCOUNTS**

**Passbooks.** If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

## **CERTIFICATES OF DEPOSIT/TIME DEPOSIT ACCOUNTS**

**Account Terms.** The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), Annual Percentage Yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and in the Disclosures provided to you at the time of account opening. Interest will not be compounded unless noted and will be paid to you at the frequency and in the method noted. If interest compounds during the term of the Certificate and may be withdrawn prior to maturity, the withdrawal of interest prior to maturity will affect the APY.

**Withdrawal Prior To Maturity.** You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in the Disclosures.

**Additional Deposits During The Term.** No additional deposits will be allowed to this account during its term unless otherwise described in the Disclosures.

**Early Withdrawal Penalty.** Unless provided otherwise in the Disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

**Renewal.** Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal. The grace period following a maturity date is described in the Disclosures.

**Single Maturity.** Single Maturity Certificates will not automatically renew at maturity. The Disclosures describe our policy concerning the account's status following the maturity date. To ensure a continuation of interest earning, you must arrange for a new investment of the account balance.

**Electronic Banking Agreement**

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Cambridge Trust. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Cambridge Trust Company Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

**TERMS AND CONDITIONS.** The following provisions govern the use of EFT services through accounts held by Cambridge Trust which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

**DEFINITION OF BUSINESS DAY.** Business days are Monday through Friday excluding holidays.

**ELECTRONIC FUND TRANSFER SERVICES PROVIDED**

**DEBIT CARD SERVICES.** The services available through use of your Debit Card are described below.

**CAMBRIDGE TRUST COMPANY DEBIT CARD SERVICES:**

- You may withdraw cash from your checking account(s), savings account(s), and NOW account(s).
- You may make deposits into your checking account(s), savings account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and NOW accounts, and savings and NOW accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and NOW account(s).
- You may make payments on cash reserve loans that you have with us. Payments made at ATMs (whether by transfer, or in cash, check, draft, or money order) are subject to verification and the posting of such payments to a loan account may be delayed until the funds can be collected.
- You may use your Cambridge Trust Company Debit Card to obtain cash advances from your Credit Reserve at an ATM.
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

**CAMBRIDGE TRUST COMPANY ATMS SERVICES.**

**NETWORK.** Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your Debit Card at our Cambridge Trust Company ATMs terminals, you may access your accounts through the following network(s): NYCE®, Cirrus®, or Mastercard®

**ATM FEES.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

**POINT OF SALE TRANSACTIONS.** Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase.



During the hours that a Point of Sale (POS) terminal that is not owned by the Bank but is part of the NYCE® and Cirrus® networks is accessible to the public, you may use your Access Device and PIN (to the extent that the law allows and that the terminal is then able to perform the transaction(s)) to:

- perform a POS purchase (withdrawal);
- perform a POS return (credit) depending on the retailer's policy.

If you use your Access Device and signature to pay for purchases at merchants who have agreed to accept it and to accept payments from your primary deposit account.

POS or signature transactions using your Access Device may only be made from your primary account.

The Bank will inform you in writing of any modifications to these services that apply from time to time.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Cambridge Trust Company Debit Card: checking account.

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

**AUTHORIZATION HOLDS.** An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

**CURRENCY CONVERSION - Mastercard®.** If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

**IMPORTANT ADDITIONAL FEE NOTICE.** Mastercard® charges us a Currency Conversion Fee of 2% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 2% of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

**SERVICES PROVIDED THROUGH USE OF PRIVATELINE.** You may perform the following functions through use of PrivateLINE:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may make payments on cash reserve loans and other accessible loan account(s) that you have with us.

For questions or more information, call us at: PrivateLINE (617) 254-BANK (2265) or (800) 876-6406.

**PREAUTHORIZED TRANSFER SERVICES.**

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), money market account(s), and NOW account(s).

**SERVICES PROVIDED THROUGH USE OF ONLINE BANKING.** Cambridge Trust offers its customers use of our Online Banking service.

You may use Cambridge Trust Company Online Banking Service to:

1. make payments from your designated Cambridge Trust Company checking account to any merchant that agrees to accept payments through the Service;
2. make payments on your Cambridge Trust Loan Accounts;
3. transfer funds between one or more of your Cambridge Trust Accessible Accounts via the Service.
4. transfer funds between your Cambridge Trust Personal accounts and external accounts that are owned by you at other U.S. financial institutions.

**ELECTRONIC CHECK CONVERSION.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

When you offer a check to a merchant or service provider, you may be asked to authorize the merchant or service provider to electronically charge your account a fee if the check is returned to the merchant unpaid. This fee is considered an electronic transfer.

### **LIMITATIONS ON TRANSACTIONS**

#### **TRANSACTION LIMITATIONS - CAMBRIDGE TRUST COMPANY DEBIT CARD.**

**CASH WITHDRAWAL LIMITATIONS.** You may withdraw up to \$510.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Cambridge Trust reserves the right to change dollar amount limits at any time upon prior notification.

**POINT OF SALE LIMITATIONS.** You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service.

#### **OTHER WITHDRAWAL LIMITATIONS.**

Clients with Premium Plus Relationship Account or Premium Relationship Account may buy up to \$5,000.00, or the balance in the account, whichever is less, worth of goods or services in any one day through use of our Point of Sale service.

Except as otherwise arranged/agreed, for each calendar day, the limit on signature purchases performed at a merchant or other authorized facility who has agreed to honor the Access Device is the lesser of the standard limit of \$2,500, the Premium and Premium Plus Relationship Account limit of \$5,000, or the balance in the account. You agree that we will hold funds in your account equivalent to the amount of your purchases authorized until these amounts are posted to your account or until three (3) business days after the purchase, whichever is earlier.

#### **OTHER LIMITATIONS.**

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- Listed below are access devices that may be used to access a line of credit account, and the line of credit accounts that may be accessed. The amount of any cash advance available through use of your access device is subject to your separate agreement with Cambridge Trust, if any. Please refer to your Line of Credit Agreement for disclosures related to such limitations.  
Cambridge Trust Company Debit Card: Credit Reserve
- We reserve the right to impose limitations for security purposes at any time.

**LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.** We may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each savings or money market account you have per statement period for purposes of making a payment to a third party or by use of a telephone, computer, or wireless handheld device. Please refer to the Account Agreement for more information regarding transaction limitations.

### **NOTICE OF RIGHTS AND RESPONSIBILITIES**

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

#### **RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.**

**TRANSACTION RECEIPTS.** Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be

provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**PERIODIC STATEMENTS.** If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**OTHER RIGHTS TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.** Documentation as evidence. Any photographic or mechanical reproduction of any documents relating to your account(s) or to any transaction involving such account(s) that shall indicate that an EFT has been made shall be competent evidence of such EFT and shall have the same validity as any original document(s).

**PREAUTHORIZED DEPOSITS.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (844)251-4244 to find out whether or not the deposit has been made.

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN").** In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Cambridge Trust immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at our ATM or via the telephone.

**RIGHTS REGARDING YOUR ABILITY TO STOP PAYMENT.** Unless otherwise provided in our Agreement, you may not stop payment of electronic fund transfers, therefore you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.

The initiation by you of certain electronic fund transfers from your account will, except as otherwise provided in our Agreement, effectively eliminate your ability to stop payment of the transfer.

#### **RIGHTS REGARDING PREAUTHORIZED TRANSFERS.**

**RIGHTS AND PROCEDURES TO STOP PAYMENTS.** If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (844)251-4244

or

write to: Cambridge Trust Company  
Client Resource Center  
P.O. Box 380186  
Cambridge, MA 02238-0186

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

**NOTICE OF VARYING AMOUNTS.** If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

**OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS.** If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

**YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT.** If you believe your Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (844)251-4244 (normal business hours 8:00 p.m. to 5:30 pm EST) or (800)236-2442 (after hours)

or

write to: Cambridge Trust Company  
Client Resource Center  
P.O. Box 380186  
Cambridge, MA 02238-0186

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

**CONSUMER LIABILITY.** Tell us at once if you believe your Access Device has been used without your permission or if your card, your PIN, or both, has been lost or stolen. Telephoning is the best way to minimize your possible losses; and notice should be confirmed in writing. Your maximum liability is \$50.00.

However, if you fail to notify us within 60 days of the first appearance on your periodic statement of an unauthorized transfer of funds, you may be liable for all unauthorized transfers made after the 60 period and liable for up to \$50.00 for unauthorized transfers made prior to that date. We must establish that we could have prevented those unauthorized transfers if you had reported the unauthorized transfers that appeared on your periodic statement within the 60 period. If you do not notify us within the 60 period and the delay is due to extenuating circumstances such as extended travel or hospitalization, the periods for notification shall be extended to a reasonable time.

Notice to us of unauthorized use is considered given when you take whatever reasonable steps are necessary to provide us with the pertinent information. You may give notice in person, by telephone, or in writing. Written notice is considered given at the time it is delivered to us. Notice is also considered given when we become aware of circumstances that indicate that an unauthorized transfer has been or may be made.

These liability provisions apply to unauthorized Electronic Funds Transfers (EFTs) initiated by an Access Device including an Access Device with overdraft privileges if the unauthorized EFT involves an extension of credit under an agreement between you and the Bank to extend credit when an account is overdrawn. These liability provisions do not apply to unauthorized use of an Access Device when no EFTs are involved.

**TRUTH IN LENDING DISCLOSURE.** You may be liable for the unauthorized use of your Debit Card to access a line of credit. Please refer to your Line of Credit Agreement for disclosures related to your liability for unauthorized use.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS.** In case of errors or questions about your electronic fund transfers,

call us at: (844)251-4244

or

write to: Cambridge Trust Company  
Client Resource Center  
P. O. Box 380186  
Cambridge, MA 02238-0186

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Cambridge Trust no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit

your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTION.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

#### **CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.**

**Fee Schedule - Personal Deposit Accounts.** The Fee Schedule - Personal Deposit Accounts referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Cambridge Trust upon request.

**DISCLOSURE OF ACCOUNT INFORMATION.** You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Cambridge Trust and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

**AMENDING OR TERMINATING THE AGREEMENT.** We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

**SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE.** Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.

- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

#### **ADDITIONAL PROVISIONS**

Your account is also governed by the terms and conditions of other applicable agreements between you and Cambridge Trust. Please refer to Truth In Savings Disclosures for further information on accounts accessible through Electronic Fund Transfers.

**This disclosure describes when funds you deposit will be available for withdrawal.**

**PURPOSE OF THIS DISCLOSURE.** Our general policy is to allow you to withdraw funds deposited in an account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to Cambridge Trust. The term "account" includes any demand deposit, negotiable withdrawal order account, savings deposit or other asset account.

**DETERMINING THE AVAILABILITY OF YOUR DEPOSIT.** The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

**AVAILABILITY SCHEDULE.** Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

**LONGER DELAYS MAY APPLY.** Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525.00 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 4th Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account and checks drawn on us will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of U.S. Treasury checks, U.S. Postal Service money orders, cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525.00 will be available on the 9th Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the first Business Day after the day of deposit.

**Other Check Deposits.** Funds from all other check deposits will be available on the 9th Business Day after the day of deposit.

**FOREIGN CHECKS.** Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

**DEPOSITS AT AUTOMATED TELLER MACHINES.** If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 2:00 p.m. EST on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 2:00 p.m. EST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

We only allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

**ADDITIONAL ATM INFORMATION.** Deposits made at CTC ATM in Kendal Square, Cambridge, MA has cutoff time of 5:00 p.m.

**ADDITIONAL DEPOSIT INFORMATION.**

Electronic funds transfers withdrawn from another financial institution that you initiated through Cambridge Trust Company may not be available until the fifth business after the date we receive them.

If you do not have sufficient available funds on deposit to cover the amount of a check or other transaction(s) (e.g., in-person withdrawal, automatic payment, check, preauthorized debit (ACH), transfer, or other electronic transaction), we may return the check or reject the transaction without payment. Our policy is to decline to process any ATM withdrawal and/or any individual Debit Card transaction if, at the time authorization is requested, we have a reasonable belief that your account has insufficient funds to cover the transaction. With regard to checks or other transactions, we may elect, at our sole discretion, to create an overdraft by paying a check or permitting a transaction. Note: if you make a deposit on the same day that an item or transaction creates an overdraft (a "temporary" or "intraday overdraft"), we may charge the fee for the overdraft since the covering deposit may not be posted until the end of the business day. We may also impose a fee for overdrafts created by deposited items that are returned. See our Personal Banking Fee Schedule for more information. **Please note for re-presented items, you may be assessed Insufficient Funds - Returned Item Fee each time the item is presented and re-presented and there is insufficient funds in your account to pay such item.**

If we permit an overdraft or otherwise allow your account balance to drop below zero, you agree to pay the amount of the overdraft promptly, without notice or demand from us. You agree that we may use subsequent deposits and other credits to the account, including without limitation deposits of government, welfare, retirement and Social Security benefits, to cover any overdraft existing in your account, to the fullest extent permitted by law. Each account owner is jointly and severally responsible for paying any overdrafts created by any authorized signer(s) or party to the account, whether or not the owner participates in the transaction or benefits from its proceeds. Our payment of any checks or transactions that create overdrafts in no way obligates us to continue that practice at a later time. We may discontinue permitting overdrafts without cause or notice to you. We discourage the practice of overdrawing accounts.



# FACTS

## WHAT DOES CAMBRIDGE TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?

CAMBRIDGE  
— TRUST —

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cambridge Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cambridge Trust Company share?	Can you limit this sharing?
<b>For our everyday business purposes--</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes--</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call toll-free (844)251-4244

## Who we are

**Who is providing this notice?**

Cambridge Trust Company

## What we do

**How does Cambridge Trust Company protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Cambridge Trust Company collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Cambridge Trust Company has no affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Cambridge Trust Company does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Cambridge Trust Company doesn't jointly market.*

## CHECKING ACCOUNTS

	Private Banking Checking <sup>1</sup>	Premium Plus Relationship Account	Premium Relationship Account	Access Checking	Value Checking <sup>2</sup>	Good Neighbor Checking
<b>Earns Interest</b>	No	Yes	Yes	No	No	No
<b>Monthly Maintenance Fee</b>	None	\$25 (Waived First 2 Months)	\$18 (Waived First 2 Months)	\$12 (Waived First 2 Months)	\$9.95	None
<b>Requirements to Waive Monthly Maintenance Fee</b>	None	\$25,000 Combined Average Monthly Balance	\$10,000 Combined Average Monthly Balance	\$5,000 Combined Average Monthly Balance and Enroll in Online Banking and eStatements	None	None
<b>Other Ways to Waive Monthly Maintenance Fee</b>	None	Cambridge Trust First Mortgage	None	Waived first 5 years with enrollment in 2- or 4-year college.	Monthly Direct Deposit(s)	None
<b>Minimum Opening Deposit</b>	None	\$0 In Office or \$500 Online	\$0 In Office or \$500 Online	\$0 In Office or \$500 Online	\$0 In Office or \$500 Online	\$25
<b>Monthly ATM Surcharge Rebate</b>	Unlimited	Unlimited	Up to \$15	No	No	First 5 ATM Surcharges
<b>Paper Statement Instruction Fee<sup>3</sup></b>	None	None	None	\$2	\$2	None
<b>Wire Fees</b>	Waived	Applies	Applies	Applies	Applies	Applies
<b>Complimentary Standard Checks</b>	Yes	Yes	First Order	No	No	No
<b>Complimentary Treasurer's Checks and Money Orders</b>	Yes	Yes	Yes	No	No	No
<b>Safe Deposit Box Discount</b>	No Charge 1 <sup>st</sup> Year	No Charge 1 <sup>st</sup> Year	50% Reduced Fee for 1 <sup>st</sup> Year	None	None	None
<b>Complimentary Additional Checking Accounts</b>	Yes	Yes	Yes	No	No	No
<b>Lending Discounts</b>	Yes	Yes	Yes	No	No	No

## MONEY MARKET AND SAVINGS ACCOUNTS<sup>4</sup>

	Private Banking Money Market <sup>1</sup>	Personal Concierge Money Market	Personal Money Market	Premium Savings	Personal Statement Savings <sup>2</sup>	Good Neighbor Savings
<b>Monthly Maintenance Fee</b>	None	\$35	\$7	\$7	\$3	None
<b>Minimum Balance to Waive Monthly Maintenance Fee</b>	None	\$40,000 Average Daily Balance	\$2,500 Daily Balance	\$2,500 Daily Balance	\$250 Daily Balance	None
<b>Minimum Opening Deposit</b>	None	None	None	\$0 In Office or \$2,500 Online	\$0 In Office or \$500 Online	\$10
<b>ATM Surcharge Rebate</b>	Unlimited	Unlimited	None	None	None	None

<sup>1</sup> Complements wealth management services.

<sup>2</sup> The monthly Maintenance Fee is waived for clients age 18 and under or 65 and over, please notify us of eligibility.

<sup>3</sup> Waived when you enroll in Online Banking and eStatements.

<sup>4</sup> IRA Statement Savings, Health Savings Account, Fixed Rate Certificate of Deposit, and Variable Rate Certificate of Deposit are also available.

	Private Banking Money Market <sup>1</sup>	Personal Concierge Money Market	Personal Money Market	Premium Savings	Personal Statement Savings <sup>2</sup>	Good Neighbor Savings
<b>Paper Statement Instruction Fee<sup>3</sup></b>	None	None	\$2	\$2	\$2	None
<b>Excess Activity Fee</b>	None	\$10 for each third-party withdrawal or transfer that exceeds 6 per statement cycle	\$10 for each check that exceeds 6 per statement cycle	None	\$1 per withdrawal that exceeds 3 per statement cycle	None
<b>Wire Fees</b>	Waived	Applies	Applies	Applies	Applies	Applies

#### ATM/Debit Card Fees

Debit Replacement Card	\$5
Expedited Card Replacement	\$40
ATM Transactions at non-Cambridge Trust ATM <sup>5</sup>	\$1
Mastercard® International Assessment Fee	2% of the U.S. Dollar

#### Item Processing Fees

Insufficient Funds – Returned Item Fee <sup>6,7</sup>	\$35
Statement Description: <i>NSF Return Item Fee</i>	
Insufficient Funds – Overdraft Paid Fee <sup>7</sup>	\$35
Collection Item – Canadian	Varies
Collection Item – Other	\$30
Stop Payment	\$30
Returned Deposited Check Fee	\$6.50
International Draft	\$40
Treasurer's Check	\$5
Bank Money Order	\$2

#### Account Operating Services

Paper Statement Instruction Fee (Monthly per Account. Waived when you enroll in Online Banking with eStatements)	\$2
Interim Statement	\$25
Duplicate Paper Statement Instruction Fee (Monthly per Account)	\$2.50
International Mailing Address Instruction (Monthly per Account)	\$5
Bill Paying (Per Manual Payment)	\$20
Account Closing Early (Within 6 Months of Account Opening)	\$50
Manual Transfer	\$5
Check Printing	Varies

#### Wire Fees

Outgoing Wire Transfer Domestic	\$30
Outgoing Wire Transfer International	\$45
Incoming Wire Transfer	\$12

#### Other Services

Research (Hourly Fee)	\$25
Escheatment Fee	\$100
Levy/Attachment Processing Fee	Up to \$50
Access to Bulk Storage (Per Visit)	\$10
Bond Coupons Returned Unpaid	\$20
Coin Counting	
\$0-\$25	Free
\$26-\$100	\$5
\$101-\$500	\$15
Over \$500	5% of Total

#### Personal Online Banking

Online banking and bill payment are free of charge.

#### SUM<sup>SM</sup> Program

Cambridge Trust Company is a member of the SUM<sup>SM</sup> Program. Additional ATM surcharges will not be imposed on Cambridge Trust clients who use their cards at SUM designated ATMs. However, Cambridge Trust does impose an ATM network fee for transactions at non-Cambridge Trust Company ATMs except as noted here on the Personal Banking Fee Schedule.

#### Incoming Wire Instructions

**Wire to:**  
Cambridge Trust Company  
1336 Massachusetts Avenue  
Cambridge, MA 02138 USA

**ABA Routing Number:** 0113-0059-5

**SWIFT Code:** CAUPUS31

#### For Credit To:

Provide client name and account number

<sup>5</sup> Only applicable to money market and savings accounts.

<sup>6</sup> You may be charged this fee each time an item is presented and re-presented against insufficient funds.

<sup>7</sup> Accounts covered under Massachusetts 18/65 Law will be charged \$5.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.01 but less than \$40,000.00	0.01 %	0.01 %
2	Equal to or greater than \$40,000.00 but less than \$5,000,000.01	1.73 %	1.75 %

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.**

Personal Concierge Money Market does not require minimum opening deposit when opened in an office. A \$500.00 minimum opening deposit is required if it is opened online. A monthly Maintenance Fee of \$35.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$40,000.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Deposit balance in excess of \$5,000,000.00 will not accrue interest. The interest rate is guaranteed through June 30, 2023 if the required conditions are met. The conditions are to open a Personal Concierge Money Market with **new money** not currently on deposit at Cambridge Trust and open a new Premium Plus Relationship Account. After the interest rate guarantee period, the interest rate and annual percentage yield may change. Cambridge Trust reserves the right to change this offer at any time. The offer is limited to one per household and may be withdrawn at any time. Exceptions to these requirements require approval.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.**

You may make up to a limit of six (6) third-party withdrawals or transfers to another account (a combination of checks or transfers to another account and preauthorized payments) from your account during each month. If you exceed your transaction limit twice during a five-month period, or more than an occasional basis, we will convert your Personal Concierge Money Market Account to a Value Checking Account.

We may require that you give us written notice of your intended withdrawal from your Personal Concierge Money Market Account seven (7) days before a withdrawal is made. Withdrawals may be subject to a service charge.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** This limited-time offer cannot be combined with other offers, except the current offer for Premium Plus Relationship Account, and may be withdrawn at any time. Maximum balance is \$5,000,000.00.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 07/06/2022. To obtain the current rate(s) and annual percentage yield information, please call (844)251-4244.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Excess Activity Fee of \$10.00 for each transaction that exceed the limit of six (6) third-party withdrawals or transfers to another account (a combination of checks or transfers to another account and preauthorized payments) from your account during each month.

Paper Statement Instruction Fee does not apply.

\$1.00 Service Fee for each transaction at non-Cambridge Trust ATMs.

## TRUTH IN SAVINGS

### Premium Plus Relationship Account - \$500.00 Bonus Limited Offer



P.O. Box 380186 Cambridge, MA 02238-0186  
(844)251-4244

**ELIGIBILITY REQUIREMENTS.** Offer is only available to existing Cambridge Trust clients with no personal checking account. Offer is limited to one per household and may be withdrawn at any time. Exceptions to these requirements require approval. Cambridge Trust reserves the right to change this offer at any time. Cambridge Trust employees are not eligible for the bonus.

**RATE INFORMATION.** The interest rate on your account is 0.01 % with an annual percentage yield of 0.01 %.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

### MINIMUM BALANCE REQUIREMENTS.

Premium Plus Relationship Account does not require minimum opening deposit if opened in private banking offices. A \$500.00 minimum opening deposit is required if it is opened online.

The monthly Maintenance Fee of \$25.00 will be imposed every month if the combined average monthly balance falls below \$25,000.00. You may link all related personal deposit accounts for which you have direct ownership to count toward the balance required to waive the monthly Maintenance Fee.

To determine the combined average monthly balance in your account, the account being analyzed for fees will use its average monthly balance as of the last day of the month, and linked account(s) average monthly balances from the prior business day for determining total combined balances.

The average monthly balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**BONUSES.** You will be paid \$500.00 as a bonus within sixty (60) days after the required conditions are met.

The conditions are to open a new Premium Plus Relationship Account and establish direct deposit within the first six (6) months of account opening. The direct deposit(s) must total to at least \$2,500.00 per statement cycle and may be from sources such as payroll, federal benefits, retirement benefits, or investment distributions. After three (3) consecutive statement cycles with direct deposits, the bonus will be credited to Premium Plus Relationship Account within sixty (60) days.

### ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

This limited-time offer cannot be combined with other offers, except the current offer for Personal Concierge Money Market, and may be withdrawn at any time. The bonus is subject to IRS 1099-INT reporting. Client will be responsible for any federal, state, or local taxes due on the bonus.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/27/2022. To obtain the current rate(s) and annual percentage yield information, please call (844)251-4244.

Premium Plus Relationship Account provides unlimited ATM Surcharge Rebate. Premium Plus Relationship Account includes complimentary standard checks. No fees for Treasurer's check and money orders. Paper Statement Instruction Fee does not apply. The monthly Maintenance Fee is also waived with Cambridge Trust first mortgage, please speak with your client advisor.

**MINIMUM BALANCE REQUIREMENTS.**

Access Checking does not require minimum opening deposit when opened in an office. A \$500.00 minimum opening deposit is required if it is opened online.

The monthly Maintenance Fee of \$12.00 will be waived the first two months of account opening. Thereafter, it will be imposed every month if the combined average monthly balance falls below \$5,000.00. You may link all related personal deposit accounts for which you have direct ownership to count toward the balance required to waive the monthly Maintenance Fee. You must also enroll in Online Banking and enroll and receive eStatements to waive the monthly Maintenance Fee.

To determine the combined average monthly balance in you account, the account being analyzed for fees will use its average monthly balance as of the last day of the month, and linked account(s) average monthly balances from the prior business day for determining total combined balances.

The average monthly balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**ELIGIBILITY REQUIREMENTS.** To be eligible for Access Checking for Students, we will need verification of enrollment in 2- or 4-year college.

**MINIMUM BALANCE REQUIREMENTS.**

Access Checking does not require minimum opening deposit when opened in an office. A \$500.00 minimum opening deposit is required if it is opened online.

The monthly Maintenance Fee of \$12.00 will be waived the first five years of account opening. Thereafter, it will be imposed every month if the combined average monthly balance falls below \$5,000.00. You may link all related personal deposit accounts for which you have direct ownership to count toward the balance required to waive the monthly Maintenance Fee. You must also enroll in Online Banking and enroll and receive eStatements to waive the monthly Maintenance Fee.

To determine the combined average monthly balance in you account, the account being analyzed for fees will use its average monthly balance as of the last day of the month, and linked account(s) average monthly balances from the prior business day for determining total combined balances.

The average monthly balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**MINIMUM BALANCE REQUIREMENTS.**

Value Checking does not require minimum opening deposit when opened in an office. A \$500.00 minimum opening deposit is required if it is opened online.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A monthly Maintenance Fee of \$9.95 will be charged each month. It will be waived if the account has direct deposit(s) each month.

**ELIGIBILITY REQUIREMENTS.** This account is available by request. The monthly Maintenance Fee will be waived as long as the client meets the age requirements of 18 and under and 65 and over.

**MINIMUM BALANCE REQUIREMENTS.**

When you obtain the age of 19, a monthly Maintenance Fee of \$9.95 will be charged each month. It will be waived if the account has direct deposit(s) each month.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Insufficient Funds - Returned Item Fee (NSF Return Item Fee) or overdraft paid fee is limited to \$5.00 per item while the account is covered under Massachusetts 18/65 Law.

**ELIGIBILITY REQUIREMENTS.** Good Neighbor Checking is offered by Community Development Partnership Team for individuals of seeking low cost checking account. Good Neighbor Checking meets the program requirements of Basic Banking for Massachusetts of the Massachusetts Community & Banking Council.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Paper Statement Instruction Fee does not apply.

Up to 5 ATM Surcharge Rebate per statement cycle will be provided.

**RATE INFORMATION.** The interest rate on your account is 0.01 % with an annual percentage yield of 0.01 %.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.**

Premium Relationship Account does not require minimum opening deposit when opened in an office. A \$500.00 minimum opening deposit is required if it is opened online.

The monthly Maintenance Fee of \$18.00 will be waived for the first two months. Thereafter, it will be imposed every month if the combined average monthly balance falls below \$10,000.00. You may link all related personal deposit accounts for which you have direct ownership to count toward the balance required to waive the monthly Maintenance Fee.

To determine the combined average monthly balance in your account, the account being analyzed for fees will use its average monthly balance as of the last day of the month, and linked account(s) average monthly balances from the prior business day for determining total combined balances.

The average monthly balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/27/2022. To obtain the current rate(s) and annual percentage yield information, please call (844)251-4244.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Premium Relationship Account provides ATM Surcharge Rebate up to \$15.00. Premium Relationship Account includes complimentary first order standard checks. No fees for Treasurer's check and money orders. Paper Statement Instruction Fee does not apply.

**RATE INFORMATION.** The interest rate on your account is 0.01 % with an annual percentage yield of 0.01 %.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.**

Personal Statement Savings does not require minimum opening deposit when opened in an office. A \$250.00 minimum opening deposit is required if it is opened online. A monthly Maintenance Fee of \$3.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$250.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.**

You may make up to a limit of six (6) third-party withdrawals or transfers to another account (a combination of checks or transfers to another account and preauthorized payments) from your account during each month. If you exceed your transaction limit twice during a five-month period, or more than an occasional basis, we will convert your Personal Statement Savings Account to a Value Checking Account.

We may require that you give us written notice of your intended withdrawal from your Personal Statement Savings Account seven (7) days before a withdrawal is made. Withdrawals may be subject to a service charge.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/27/2022. To obtain the current rate(s) and annual percentage yield information, please call (844)251-4244.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Excess Activity Fee of \$1.00 per withdrawal over three (3) per month.

\$1.00 Service Fee for each transaction at non-Cambridge Trust ATMs.

**ELIGIBILITY REQUIREMENTS.** This account is available by request. The monthly Maintenance Fee will be waived as long as the client meets the age requirements of 18 and under and 65 and over.

**RATE INFORMATION.** The interest rate on your account is 0.01 % with an annual percentage yield of 0.01 %.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** A monthly Maintenance Fee of \$3.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$250.00.

The conditions for monthly Maintenance Fee will apply to your account when you obtain the age of 19.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.**

You may make up to a limit of six (6) third-party withdrawals or transfers to another account (a combination of checks or transfers to another account and preauthorized payments) from your account during each statement cycle. If you exceed your transaction limit twice during a five-month period, or more than an occasional basis, we will convert your Personal Statement Savings Account to a Value Checking Account.

We may require that you give us written notice of your intended withdrawal from your Personal Statement Savings Account seven (7) days before a withdrawal is made. Withdrawals may be subject to a service charge.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/27/2022. To obtain the current rate(s) and annual percentage yield information, please call (844)251-4244.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Excess Activity Fee of \$1.00 per withdrawal over three per statement cycle.

\$1.00 Service Fee for each transaction at non-Cambridge Trust ATMs.

Insufficient Funds - Return Item Fee and Insufficient Funds - Overdraft Paid Fee will be limited to \$5.00 per item while the account is covered under Massachusetts 18/65 Law.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.00 but less than \$2,500.00	0.00 %	0.00 %
2	Equal to or greater than \$2,500.00 but less than \$10,000.00	0.01 %	0.01 %
3	Equal to or greater than \$10,000.00 but less than \$50,000.00	0.01 %	0.01 %
4	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.01 %	0.01 %
5	Equal to or greater than \$100,000.00	0.01 %	0.01 %

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.**

Premium Savings does not require minimum opening deposit when opened in an office. A \$2,500.00 minimum opening deposit is required if it is opened online. A monthly Maintenance Fee of \$7.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.**

You may make up to a limit of six (6) third-party withdrawals or transfers to another account (a combination of checks or transfers to another account and preauthorized payments) from your account during each month. If you exceed your transaction limit twice during a five-month period, or more than an occasional basis, we will convert your Premium Savings Account to a Value Checking Account.

We may require that you give us written notice of your intended withdrawal from your Premium Savings Account seven (7) days before a withdrawal is made. Withdrawals may be subject to a service charge.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/27/2022. To obtain the current rate(s) and annual percentage yield information, please call (844)251-4244.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\$1.00 Service Fee for each transaction at non-Cambridge Trust ATMs.



**ELIGIBILITY REQUIREMENTS.** Good Neighbor Savings meets the program requirements of Basic Banking for Massachusetts of the Massachusetts Community & Banking Council.

**RATE INFORMATION.** The interest rate on your account is 0.01 % with an annual percentage yield of 0.01 %.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$10.00 to open this account.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.**

You may make up to a limit of six (6) third-party withdrawals or transfers to another account (a combination of checks or transfers to another account and preauthorized payments) from your account during each statement cycle. If you exceed your transaction limit twice during a five-month period, or more than an occasional basis, we will convert your Good Neighbor Savings Account to a Good Neighbor Checking Account.

We may require that you give us written notice of your intended withdrawal from your Good Neighbor Savings Account seven (7) days before a withdrawal is made. Withdrawals may be subject to a service charge.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/27/2022. To obtain the current rate(s) and annual percentage yield information, please call (844)251-4244.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Paper Statement Instruction Fee does not apply.

\$1.00 Service Fee for each transaction at non-Cambridge Trust ATMs.