PERSONAL BANKING

Account Disclosures and Rules & Regulations

Funds Availability Disclosure

Cambridge Trust Company

PERSONAL BANKING | BUSINESS BANKING | WEALTH MANAGEMENT

This disclosure contains important information about your account and should be retained for future reference. Please consult our rate sheet, speak with a Customer Service Representative, visit our website (www.cambridgetrust.com), or telephone our PrivateLINE at (617) 254-BANK (2265) or (800) 876-6406 for current interest rates and Annual Percentage Yields.

This agreement contains the rules and regulations governing deposit accounts at Cambridge Trust Company ("Bank"). By opening a Cambridge Trust Company deposit account, you agree to be bound by this Agreement, and other terms and conditions contained in the Fee Schedule, Electronic Banking Agreement, Account Disclosures, applicable Deposit Account Agreement, and all applicable state and federal laws and regulations.

ACCOUNT DISCLOSURES

For all accounts:

Interest Rate and Annual Percentage Yield: The interest rate and annual percentage yield on all interest-bearing accounts (except for the Fixed Rate Certificate of Deposit) are variable and may change without notice at any time at the discretion of the Bank.

Interest Calculation and Posting: On all interest-bearing accounts, we use the daily balance method to calculate the interest. This method applies a daily periodic rate to the collected balance in the account, plus accrued interest, each day. For Certificates of Deposit, the daily periodic rate is applied to the ledger balance. Interest is compounded daily and credited to your account monthly.

When Your Deposit Begins to Earn Interest:

Certificates of Deposit: If your account is a certificate of deposit, your deposit will begin to earn interest on the day of deposit.

All Other Accounts

Cash and Items Drawn on Cambridge Trust Company: Cash and items drawn on a Cambridge Trust Company account begin to earn interest on the day of the deposit. (Refer to our **Funds Availability Disclosure** for determining the day of deposit.)

Deposits of Items Drawn on Other Financial Institutions: Deposits of items drawn on other financial institutions will begin to earn interest on the day we receive the credit, generally the first business day after the day of deposit.

Deposits made on Saturday or Sunday will be considered to have been made on Monday, or Tuesday if Monday was not a business day. (Refer to our **Funds Availability Disclosure**.)

Minimum Balance Requirements:

Minimum Balance and other requirements to avoid the imposition of monthly maintenance fees:

Premium Plus Relationship, Premium Relationship (Relationship Accounts): The monthly average balance of each linked deposit account is combined with the average balance of the Relationship Account to determine the Combined Average Balance required to avoid the imposition of monthly maintenance fees. (See **Combined Balance Rules** for more information regarding linked accounts).

Access Checking: The monthly average balance of each linked deposit account is combined with the average balance of the Access Checking account to determine the Combined Average Balance. (See

Combined Balance Rules for more information regarding linked accounts). In addition to the minimum Combined Average Balance we require Online Banking with eStatements to avoid the imposition of monthly maintenance fees.

All other accounts: *Minimum daily balance to avoid the imposition of monthly maintenance fees:* we use the ledger balance of your account to determine the minimum balance required.

Minimum balance required to earn the disclosed annual percentage yield on an interest bearing account: We use the collected balance in your account to determine the minimum balance required to earn the disclosed annual percentage yield. For Certificates of Deposit there is no minimum balance to earn the APY. Fees could reduce earnings.

Premium Relationship, Premium Plus Relationship, Personal Money Market Investment, Personal Statement Savings, and Premium Savings Accounts:

We may require you to give us seven days notice prior to withdrawal on these accounts.

PREMIUM PLUS RELATIONSHIP ACCOUNT

- The current interest rate is _____% with a current annual percentage yield (APY) of _____%.
- There is no minimum balance to open in a branch or $500 online.
- There is no minimum balance required to obtain the disclosed APY.
- The minimum combined monthly average balance to avoid a monthly maintenance fee is $25,000. 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. The monthly maintenance fee is waived for the first 2 months.
- The monthly maintenance fee will be waived if you have a Cambridge Trust Company first mortgage. You must notify us so we can waive the monthly maintenance fee.
- Refer to our **Fee Schedule** for information about monthly maintenance and other fees.
- There is no limit on the number of checks or deposits you may make with this account.

PREMIUM RELATIONSHIP ACCOUNT

- The current interest rate is _____% with a current annual percentage yield (APY) of _____%.
- There is no minimum balance to open in a branch or $500 online.
- There is no minimum balance required to obtain the disclosed APY.
- The minimum combined monthly average balance to avoid a monthly maintenance fee is $10,000. 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. The monthly maintenance fee is waived for the first 2 months.
- Refer to our **Fee Schedule** for information about monthly maintenance and other fees.
- There is no limit on the number of checks or deposits you may make with this account.

ACCESS CHECKING ACCOUNT

- This is a non-interest bearing account.
- There is no minimum balance to open in a branch or $500 online.
- There is no limit on the number of checks or deposits you may make with this account.
- Online banking with an eStatement is required. The monthly maintenance fee will be charged if you do not sign-up and receive an eStatement, regardless of the combined monthly average balance. The minimum combined monthly average balance to avoid a monthly maintenance fee is $5,000. 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. The monthly maintenance fee is waived for the first 2 months.
- The monthly maintenance fee for students will be waived for five years. Verification of enrollment at a 2 or 4-year college required.
- Refer to our **Fee Schedule** for information about monthly maintenance and other fees.

VALUE CHECKING ACCOUNT

- This is a non-interest bearing account.
- There is no minimum balance to open in a branch or $500 online for exisiting Cambridge Trust Company Internet Banking customers.
- There is no limit on the number of checks or deposits you may make with this account.
- The monthly maintenance fee will be waived if you have your paycheck, Social Security, or pension check electronically deposited directly to your account. You must notify us when the direct deposit has started so we can waive the monthly maintenance fee.
- Refer to our **Fee Schedule** for information about monthly maintenance and other fees.

PERSONAL MONEY MARKET INVESTMENT ACCOUNT

- The current interest rate is _____% with a current annual percentage yield (APY) of _____%.
- There is no minimum balance to open.
- You must maintain a minimum balance of $2,500 in the account each day in order to obtain the disclosed APY.
- The minimum daily balance to avoid monthly maintenance fees is $2,500.
- You may make up to a limit of six 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. The determining factor will be the date the check is presented to the Bank. You may make unlimited deposits and withdrawals or transfers to another account with any Cambridge Trust Company teller or ATM. Debit card and POS transactions not available.
- For each check in excess of six presented to the Bank during a statement cycle, an excess activity fee will apply.
- Refer to our **Fee Schedule** for information about monthly maintenance and other fees.
- If you exceed your transaction limit twice during any five-month period, or on more than an occasional basis, we will convert your Personal Money Market Investment Account to a Value Checking Account. A monthly maintenance fee may apply. Refer to Value Checking Account disclosure for details.

PERSONAL STATEMENT SAVINGS ACCOUNT

- The current interest rate is _____% with a current annual percentage yield (APY) of _____%.
- There is no minimum balance to open in a branch or $250 online for exisiting Cambridge Trust Company Internet Banking customers.
- There is no minimum balance required to obtain the disclosed APY.
- The minimum daily balance to avoid monthly maintenance fees is $250.
- You may make three withdrawals during each statement cycle without incurring a fee.
- Refer to our **Fee Schedule** for information about monthly maintenance and other fees.
- You may make six third-party transfers (including transfers to another account and preauthorized payments) from your account during each statement cycle.
  If you exceed your transaction limit twice during any five-month period, or on more than an occasional basis, we will convert your Personal Statement Savings Account to a Value Checking Account. A monthly maintenance fee may apply. Refer to Value Checking Account disclosure for details.

* **Certain restrictions apply.**

PREMIUM SAVINGS ACCOUNT

- There is no minimum balance to open in a branch or $2,500 online
- The minimum daily balance to avoid monthly maintenance fees is $2,500.
- You may make six third-party transfers (including transfers to another account and preauthorized payments) from your account during each statement cycle. If you exceed your transaction limit twice during any five-month period, or on more than an occasional basis, we will convert your Premium Savings Account to a Value Checking Account. A monthly maintenance fee may apply. Refer to Value Checking Account disclosure for details.

- Rate information and minimum balance to earn the annual percentage yield:
  - ▲ Tier 1: Each day the collected daily balance is $100,000 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
  - ▲ Tier 2: Each day the collected daily balance is $50,000 or more but less than $100,000 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
  - ▲ Tier 3: Each day the collected daily balance is $10,000 or more but less than $50,000 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
  - ▲ Tier 4: Each day the collected daily balance is $2,500 or more but less than $10,000 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
  - ▲ No interest is earned on any day the collected daily balance is less than $2,500.

FIXED RATE CERTIFICATE OF DEPOSIT

- The current interest rate for your fixed rate certificate of deposit is _____% with a current annual percentage yield (APY) of _____%.
- The maturity date of your fixed rate certificate is _____.
- You may withdraw the interest at any time after it is credited to your account. However, in order to obtain the current annual percentage yield you must allow all interest earned to remain on deposit until the maturity of the certificate. A withdrawal of interest will reduce your earnings.
- Interest is compounded daily and credited monthly to your account, from the date of deposit of your funds to the date of withdrawal.
- The minimum deposit to open a fixed rate certificate is $1,000. Periodically the Bank may offer special fixed rate certificates with a higher minimum deposit with money not currently on deposit at Cambridge Trust Company. Please see a bank representatives for details.
- The minimum deposit to open a fixed rate Individual Retirement Account certificate is $500.
- After the certificate is opened, you may not make deposits into the certificate.
- If a withdrawal of principal is made from the certificate before the maturity date, an early withdrawal penalty as shown will be imposed:

Term	Early Withdrawal Penalty
30 Days to 1 Year	Loss of an amount equal to three months' interest earned or that could have been earned on the amount withdrawn at the simple interest rate currently being paid on the certificate
1 Year to 2 Year	Loss of an amount equal to six months' interest earned or that could have been earned on the amount withdrawn at the simple interest rate currently being paid on the certificate
2 Years or More	Loss of an amount equal to twelve months' interest earned or that could have been earned on the amount withdrawn at the simple interest rate currently being paid on the certificate

- We will notify you at least twenty (20) days prior to maturity. We will ask you to instruct us by mail or in person regarding the action you wish us to take when your certificate matures. You may renew, withdraw, or transfer the certificate to another type of account. Because the Bank does not know what the annual percentage yield will be at the time of maturity, you may call PrivateLINE at (617) 254-BANK (2265) or (800) 876-6406 to obtain the current rates.
- The certificate will renew automatically at maturity unless we receive prior instructions. You have a grace period of ten (10) calendar days during which you may change your renewal option without incurring an early withdrawal penalty. During the grace period interest will be earned at the rate in effect at maturity of the certificate. **If you close your certificate of deposit during the grace period, interest accrued during the grace period will not be paid.** The interest rate and annual percentage yield at renewal may be different from the interest rate and annual percentage yield on the original certificate.

VARIABLE RATE CERTIFICATE OF DEPOSIT

- The current interest rate for your variable rate certificate of deposit is _____% with a current annual percentage yield (APY) of _____%.
- The maturity date of your variable rate certificate is _____.
- You may withdraw the interest at any time after it is credited to your account. However, in order to obtain the variable APY disclosed you must allow all interest earned to remain on deposit until the maturity of the certificate. A withdrawal of interest will reduce your earnings.
- The interest rate and APY are variable at the discretion of the bank, and may change at any time.
- Interest is compounded daily and credited monthly to your account, from the date of the deposit of your funds to the date of withdrawal.
- The minimum opening deposit for a variable rate certificate of deposit is $1,000.
- The minimum opening deposit for a variable Individual Retirement Account certificate is $500.
- After the certificate is opened, you may make additional deposits into the certificate without changing the maturity date.
- If a withdrawal of principal is made from the certificate before the maturity date, an early withdrawal penalty will be imposed at an amount equal to six months' interest on the amount withdrawn at the simple interest rate currently being paid on the certificate.
- We will notify you in writing at least twenty (20) days prior to the maturity date of your certificate. We will ask you to instruct us by mail or in person regarding the action you wish us to take when your certificate matures. You may renew, withdraw, or transfer the certificate to another type of account.
- The certificate will renew automatically at maturity unless prior instructions have been received. You have a grace period of ten (10) calendar days during which you may change your renewal option without incurring an early withdrawal penalty. During the grace period interest will be earned at the rate in effect at maturity of the certificate. **If you close your certificate of deposit during the grace period, interest accrued during the grace period will not be paid.** The interest rate and annual percentage yield at renewal may be different from the interest rate and annual percentage yield on the original certificate.

- Please speak with a Customer Service Representative, or telephone our PrivateLINE at (617) 254- BANK (2265) or (800) 876-6406 at any time to obtain the current interest rate and current annual percentage yield for your variable rate certificate of deposit.

RULES & REGULATIONS

DEPOSIT ACCOUNT AGREEMENT

For additional information about the terms and conditions of deposit accounts, please refer to the Deposit Account Agreement you receive when you open your account.

Individual Account

An account opened by one person who does not intend to create any survivorship rights in any other person.

Joint Account

An account opened in the names of two people. You agree with each other and with the Bank that all moneys that may be deposited to the joint account shall belong to the signers jointly, but either of the signers may draw against the account in his or her name only. Upon the death of either, the balance remaining on deposit shall belong to the survivor and may be drawn upon by that survivor, no matter to what extent the account may have been drawn against by said survivor during the life of the other. The joint owners or, in the case of the death of the other, the survivor agree to protect the Bank against all liability or expense which we may incur in connection with said account or any litigation regarding it. You authorize the Bank in the case of the death of either joint owner to take such steps and retain such portion of said account as may be sufficient to protect us against any liability, penalty, or loss on account of any present or future law. In the case of there being any indebtedness or liability of either or both of the owners of a joint account, or any outstanding not of either or both of the owners due the Bank or to become due the Bank, we are authorized to charge up against said joint account and deduct from any balance any indebtedness, liability, or note. This provision is intended to include any liability of the owners whether incurred jointly or individually, or as endorsers, sureties, or guarantors for others.

Sub-account Rules

Checking accounts will be divided into two sub-accounts: a transaction sub-account and a savings sub-account. This modification is made solely for internal Bank purposes and will not affect the use of your account in any way. All of the Bank's rules, regulations and disclosures will continue to apply to your account as a whole, without reference to the sub-accounts.

All deposits and withdrawals you make will be posted to the transaction sub-account. You will not have direct access to the savings sub-account. The savings sub-account is a holding account into which the Bank may transfer funds that exceed the amount needed to satisfy the checks, electronic fund transfers and other debits that the Bank estimates will be posted to your account. The Bank will transfer funds back to the transaction sub-account periodically as needed to make funds available to pay debits to your account.

Combined Balance Rules

The Bank allows you to link personal deposit accounts for purposes of combining balances to satisfy minimum balance requirements to waive the Premium Plus Checking, Premium Checking and Access Checking account monthly maintenance fees.

- **Purpose**- Account linking is made by the Bank solely for purposes of aggregating account balance information when determining the minimum balance maintained during the statement period.
- **Authorization**- You authorize the Bank to link qualifying deposit accounts for purposes of satisfying the minimum balance requirements of your linked checking accounts.

- **Qualifying Accounts**- Only accounts in which you have direct ownership (Sole or Joint accounts) may be linked.
- **Linked Accounts**- A Personal Money Market Investment, Personal Statement Savings or Premium Savings account linked to a checking account is individually subject to the minimum balance requirement, fees imposed and other terms and conditions of such account.
- **Combined Balances**- To determine the combined monthly average balance in your account, the account being analyzed for fees will use its monthly average balance as of the last day of the statement cycle, and linked account(s) average balances from the prior business day for determining total combined balances.
- **Negative Balances**- If a negative balance occurs in any of your linked accounts during the applicable cycle period the monthly average combined balance will be reduced and will affect your balance required to waive the monthly Maintenance fee.

DEPOSITS

We will accept deposits from you and make the funds available to you as set forth in the **Funds Availability Disclosure.** If a deposited item is returned to us for any reason, we will reduce your account balance by that amount. We may assess a "Deposited item returned unpaid" fee. We have the right to refuse to accept any deposit from you for any reason.

If, in connection with pre-authorized credit, we deposit any amount to your account which in turn must be returned for any reason, you authorize us to deduct the amount of our liability from this account or from any other account you have with us.

Cambridge Trust will not accept a substitute check, as defined within Federal Reserve banking regulation CC, for deposit to any account without a prior written agreement with the Bank expressly allowing for the depositing of these instruments except in the case where the item is re-presented for deposit after having been returned by the paying bank.

WITHDRAWALS

Conditions imposed on withdrawals

We may refuse to pay a check or withdrawal request if the amount of money requested is not yet available for withdrawal. We may refuse a withdrawal request if any document or identification that we require or that the law requires in connection with the withdrawal has not been presented to us. We may also refuse a withdrawal request if it exceeds the daily limit for an ATM withdrawal, POS or debit card purchase, a debit card cash advance, or the limit established in conjunction with an Access Device.

Check and deposit ticket printing charges

We will charge a fee directly to your account for printing checks and deposit tickets. These charges will vary depending on the style you choose and are subject to change at any time without notice.

Fee for early closing of any transaction account

We may assess a fee to close an account that has been open less than six months.

Dormant Accounts

If there is no activity and you have not contacted us about your account for the period of time prescribed by Massachusetts law your account may be considered abandoned property, and must be turned over to the Commonwealth. We will attempt to notify you in writing at least 60 days prior to turning over the account to the state. Such

notification will include instructions on how you may prevent remittance of the funds to the state. An escheatment fee may be charged for the processing of abandoned property to the Commonwealth.

IRS Reporting

We report primary account name and tax identification number information to the IRS. The IRS requires that primary account names and tax identification numbers match their records. If they do not, we may be required to subject you to Federal backup withholding.

Account Assignment and Transfer

The assignment of a personal checking account is prohibited and will not be recognized. Personal savings and money market accounts are not negotiable and are not transferable except on the books of the Bank. Personal savings and time deposit accounts may be assigned as collateral for a loan by the Bank, but an assignment will not be effective unless in a form acceptable to and acknowledged by the Bank.

Amendments and Termination

We may change these **Rules and Regulations** and the **Fee Schedule** at any time. If a change restricts, limits, or reduces your rights, we will give you at least 30 days advance notice.

Either you or we may close your account at any time for any reason. If we do, we will mail you a notice and a check for the final balance less any applicable fees. This Agreement will terminate automatically whenever your account is closed.

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

FUNDS AVAILABILITY DISCLOSURE

Determining the Availability of Deposits

Our policy is to make funds from your deposit of cash, checks, or wire transfers available to you no later than the first business day after the day we receive your deposit. At that time, you may withdraw your funds in cash, and we will use the funds to pay checks that you have written.

Funds for electronic direct deposits to your account will be available on the day we receive the deposit. 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.

Determining the Day of Deposit

The day of deposit is considered the day a deposit is received by a teller on a business day we are open. Every day is a business day, except Saturdays, Sundays and legal holidays.

Deposits made at ATMs after the specified time at the following locations may be considered to have been made on the next business day that we are open:

- 2:00 P.M. for remote ATMs that accept deposits.
- 3:00 P.M. for all branch locations.

If you make a deposit at any time on a Saturday, Sunday or legal holiday, the day of deposit will be considered the following business day.

Collection of Foreign Checks

A foreign check (a check drawn on a bank outside of the United States or on a branch of a United States bank located outside the United States) is accepted on a collection basis. The funds may be withdrawn only when we have received payment for the check and have credited it to your account. At that time, fees for collection will be deducted from the amount credited to your account

Longer Delays May Apply

Longer delays may apply under the following circumstances:

- We believe a check you deposited will not be paid
- You deposit checks totaling more than $5,000 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of communications or computer equipment

We will notify you in writing if we delay your ability to withdraw funds for any reason, and we will tell you when the funds will be available. They will generally be available no later than the fourth business day after the date of your deposit.

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 will be available on the day we receive the deposits.
- Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of treasurer's, cashier's, teller's, certified, travelers and federal, state and local government checks will be available on the first business day after the day of your deposit. The excess over $5,000 will be available on the ninth 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 $5,000 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will be available on the ninth business day after the day we receive your deposit.

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How Can We Help?

Contact us — we're here to help you personally with anything you need, including choosing the account that's right for you. Learn more by speaking with a Cambridge Trust personal banker.

TELEPHONE US
617-876-5500

EMAIL US
customerservice@cambridgetrust.com

VISIT US ON THE WEB
www.cambridgetrust.com

ACCESS PrivateLINE TELEPHONE BANKING
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VISIT YOUR LOCAL BRANCH

ATM NETWORKS WORLDWIDE

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CTM 6014D (9/12)

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