

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

PS Bank
76 Church Street, PO Box 217
Wyalusing, PA 18853
(570)746-1011

SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is _____% with an annual percentage yield of _____%.

The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded daily.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to avoid Maintenance Service Charge Fee - A below minimum maintenance service charge fee of \$3.00 will be imposed every statement cycle if the average daily balance for the monthly statement cycle falls below \$100.00. 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.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

• Charge Per Debit: An excessive withdrawal fee of \$.50 will be charged for each withdrawal in excess of three during a month.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

REV 10/21/2022