

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

PS Bank
76 Church Street, PO Box 217
Wyalusing, PA 18853
(866)746-1011

FOCUS PREMIER

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be 0.050% with an annual percentage yield (APY) of 0.05%. **Tier 2** - If your daily balance is \$5,000.00 or more, but less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.030% with an annual percentage yield (APY) of 0.03%. **Tier 3** - If your daily balance is \$1,000.00 or more, but less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 0.030% with an annual percentage yield (APY) of 0.03%. **Tier 4** - If your daily balance is \$1,000.00 or more, but less than or equal to \$999.99, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield (APY) of 0.00%.

The interest rates and annual percentage yields 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 open - The minimum balance required to open this account is \$25.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Maintenance Service Charge Fee - A below minimum maintenance service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000 on deposit in this Focus Premier Checking or \$10,000 combined deposits in checking, savings, and/or time deposits.

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

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

- * Bill Payment: Free
- * Electronic Statement: Free
- * Paper Statement with Images: Consumer - \$3.00 Every Statement Cycle
- * Paper Statement with Images: Non-Consumer - \$5.00 Every Statement Cycle

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.

