

Account Opening and Usage	Restrictions to Open Account	<u>Yes</u>	For consumers who reside in the State of New York only
	Minimum Deposit Needed to Open Account	<u>\$25</u>	
	Monthly Maintenance Fee	<u>\$3</u>	
	Transaction Limitations and Charges	<u>\$0.25</u>	<ul style="list-style-type: none"> Unlimited number of deposits are allowed without incurring any additional charge Twelve (12) withdrawals during a monthly statement cycle are allowed without incurring any additional charges For exceeding transactions, \$0.25 fee per each additional debit transaction A withdrawal is considered made when it is recorded on our books, which is not ordinarily the date on which you wrote the check or necessarily the date that you received the cash.
	Minimum Balance Requirement	<u>\$0.01</u>	To maintain the account
	Periodic Statement	<u>Yes</u>	Every month on or around 15th. If it falls on a holiday or weekend, the statement will be rendered on the next business day.

Account Closing	Account Closing Fee	<u>\$20</u>	If a account closed within 30 days of opening
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Processing Policy	Posting Order <i>The order in which withdrawals are processed</i>	<ul style="list-style-type: none"> Check: check number ACH/POS: in the order we received
	Overdraft Policy	<ul style="list-style-type: none"> We will charge no more than 5 Insufficient Funds and Returned Item Fees per day. We will not charge an Insufficient Funds Fee if your account balances at the end of the business day is overdrawn by \$5 or less. We will not charge Insufficient Funds and Returned Item Fees for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn.
	Fund Availability <i>When funds deposited to your account are available</i> (For complete details of our policy, please see the "Funds Availability Policy" in the "Deposit Account Disclosures Statement and Agreement.")	<ul style="list-style-type: none"> Cash deposit: Same business day Direct Deposit / Wire Transfer: Same business day On-Us check deposit: Same business day Check deposit: The first \$225 is available on the next business day; The remainder is generally available by the 2nd business day after the date of deposit If we further delay the ability to withdraw funds: We will notify you and funds will generally be available no later than the 7th business day after the date of deposit <i>A "business day" is a non-holiday weekday generally ending at 5 p.m. local time.</i>

Additional Info If you have any questions, please visit our nearest branch or call us at 1-877-770-SHBA (7422). This account is subject to the terms and conditions disclosed in the "Deposit Account Disclosures Statement and Agreement." For other possible fees and charges associated with this account, see our Schedule of Fees. Terms of the account, including any fees or features, may change without prior notice. However, for any change that may adversely affect you will be notified 30 days prior to the effective date of the change.