

CREST SAVINGS BANK

Disclosure of Account Terms

Account Type	Minimum Deposit to Open Account	* Minimum Balance to Obtain Annual Percentage Yield	** Interest Rate	** Annual Percentage Yield	Account Terms						
Crest Plus Checking	\$50	\$500	_____ %	_____ %	<ul style="list-style-type: none"> ✓ Your interest rate and annual percentage yield may change, at our discretion, at any time. ✓ Interest begins to accrue no later than the business day the bank receives credit for the deposit of non-cash items (for example, checks). ✓ Interest is compounded and credited monthly. If you close your account before interest is credited, you will receive the accrued interest. ✓ We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. <p>Money Market Checking and Diamond Savings Accounts only.</p> <ul style="list-style-type: none"> ✓ Interest paid on the full balance in the account at the rate that corresponds to that deposit tier. <p>Student Savings</p> <ul style="list-style-type: none"> ✓ The account is interest bearing with no required minimum balance or maintenance fee. ATM Card available to 14-year-old or older with an Adult on account. 						
Crest Checking	\$50	N/A	N/A	N/A							
Freedom Account	\$0	N/A	N/A	N/A							
Crest 55 Checking	\$50	\$250	_____ %	_____ %							
Money Market Checking	\$1000	Over \$2,000,000	_____ %	_____ %							
		\$1,000,000 - \$1,999,999.99	_____ %	_____ %							
		\$500,000 - \$999,999.99	_____ %	_____ %							
		\$250,000 - \$499,999.99	_____ %	_____ %							
		\$100,000 - \$249,999.99	_____ %	_____ %							
		\$50,000 - \$99,999.99	_____ %	_____ %							
Statement Savings	\$50	\$50	_____ %	_____ %							
		\$0	_____ %	_____ %							
Student Savings	\$1	\$0	_____ %	_____ %							
Diamond Savings	\$5000	\$500,000 and over	_____ %	_____ %							
		\$250,000 to \$499,999.99	_____ %	_____ %							
		\$10,000 to \$249,999.99	_____ %	_____ %							
		5,000 to \$9,999.99	_____ %	_____ %							
		\$Under \$5,000	_____ %	_____ %							
Christmas Club	\$5	\$5	_____ %	_____ %	<ul style="list-style-type: none"> ✓ Simple interest paid at maturity. 						
NJ Consumer Checking	\$50	N/A	N/A	N/A	<ul style="list-style-type: none"> ✓ \$1.00 Minimum daily balance to remain open. ✓ 8 free checks per monthly cycle. 						
Certificate of Deposit Accounts					<ul style="list-style-type: none"> ✓ The interest rate for your account will be paid until the maturity date of your certificate. ✓ Interest is compounded continuously and credited monthly (does not include IRA CDs). ✓ Interest begins to accrue on the business day you deposit non-cash items (for example, checks). ✓ This account will automatically renew at maturity. You will have seven (7) calendar days after the maturity date to withdraw your funds without being charged a penalty. ✓ After the account is opened, you may not make deposits into or withdrawals other than earnings from this account until the maturity date. ✓ Interest credited can remain in account for compounding, be withdrawn or transferred to another account. ✓ We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. ✓ If any of the deposit is withdrawn before the maturity date, a penalty as shown below will be imposed, which could result in partial loss of principal. <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Term</td> <td style="width: 50%;">Early Withdrawal Penalty</td> </tr> <tr> <td>3-12 months</td> <td>3 months simple interest</td> </tr> <tr> <td>15-60 months</td> <td>6 months simple interest</td> </tr> </table> <p>IRA CDs only Interest is compounded and credited quarterly.</p>	Term	Early Withdrawal Penalty	3-12 months	3 months simple interest	15-60 months	6 months simple interest
Term	Early Withdrawal Penalty										
3-12 months	3 months simple interest										
15-60 months	6 months simple interest										
**** 19 Month CD Special	\$500	\$500	_____ %	_____ %							
3 Month CD	\$500	\$500	_____ %	_____ %							
6 Month CD	\$500	\$500	_____ %	_____ %							
*** 9 Month Step-up CD	\$500	\$500	_____ %	_____ %							
12 Month CD	\$500	\$500	_____ %	_____ %							
15 Month CD	\$500	\$500	_____ %	_____ %							
18 Month CD	\$500	\$500	_____ %	_____ %							
24 Month CD	\$500	\$500	_____ %	_____ %							
30 Month CD	\$500	\$500	_____ %	_____ %							
36 Month CD	\$500	\$500	_____ %	_____ %							
48 Month CD	\$500	\$500	_____ %	_____ %							
60 Month CD	\$500	\$500	_____ %	_____ %							
IRA Accounts											
12 Month IRA	\$500	\$500	_____ %	_____ %							
15 Month IRA	\$500	\$500	_____ %	_____ %							
18 Month IRA	\$500	\$500	_____ %	_____ %							
24 Month IRA	\$500	\$500	_____ %	_____ %							
30 Month IRA	\$500	\$500	_____ %	_____ %							
36 Month IRA	\$500	\$500	_____ %	_____ %							
48 Month IRA	\$500	\$500	_____ %	_____ %							
60 Month IRA	\$500	\$500	_____ %	_____ %							

* Daily balance (the amount of principal in the account each day). **Annual percentage yield assumes interest remains on deposit. Withdrawal of interest will reduce earnings. Current rates will be quoted upon request or at the time of opening an account. *** Your certificate will be renewed as a variable rate certificate. During the term of this certificate, you will have the option to step-up the interest rate once during the term of the certificate to the interest rate available for this type of certificate at the time of the request. From the time you exercise your step-up option until maturity, you will earn the interest rate effective at the time this option was exercised. At no time will the original term of this certificate be extended. This option can be exercised once at any time during the term of this certificate. The step-up feature will apply to subsequent renewal periods unless notified in writing by the bank prior to the next maturity date. ****Will auto renew into an 18 month term at initial maturity.

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Fee Schedule

High Interest Checking (no longer available)	
✓ Monthly maintenance fee if direct deposit is stopped	\$10.00
✓ Monthly maintenance fee if the account has no debit activity	\$10.00
✓ Monthly maintenance fee if checks are written in excess of 5 per statement cycle.	\$10.00
Crest Plus Checking Account	
✓ Monthly maintenance fee if the daily balance drops below \$500 any day of the month	\$8.00
Crest Checking Account	
✓ Monthly maintenance fee	\$3.00
Freedom Account - Includes free Non-Crest Savings Bank ATM Withdrawals, Inquires and free Bill Payment	
✓ Printed statements (eStatements at no charge)	\$3.00
New Jersey Consumer Checking Account	
✓ Monthly maintenance fee	\$3.00
✓ Each additional check over 8 per monthly statement cycle	\$0.50
Money Market Checking Account	
✓ Monthly maintenance fee if the daily balance drops below \$1,000 any day of the month	\$10.00
Statement Savings Account	
✓ Monthly maintenance fee if the daily balance drops below \$50 any day of the month	\$5.00
Diamond Savings Account	
✓ Monthly maintenance fee if the daily balance drops below \$1,000 any day of the month	\$5.00

Other Account Fees

<u>Service/Fee Description</u>	<u>Fee</u>
Bill Payment Rush Delivery (ACH)	\$9.95
Bill Payment Rush Delivery (Check)	\$14.95
Check Printing Charges and Supplies	At catalog prices
OD Protection Transfer Fee - Overdraft Protection Fee Per Transfer	\$10.00
Canadian Item	\$15.00
Coin and Currency orders	Charges vary
Collection Items	\$25.00 or more
Custom Card Image	\$10.00
Dormant Charge - Per month after 2 years inactive	\$10.00
Non-Crest Savings Bank ATM Transaction Fee – Checking Accounts	First 5 FREE- per checking cycle \$1.00 each additional per statement cycle
Non-Crest Savings Bank ATM Transaction Fee – Savings Accounts	\$1.00 each
Non-Crest Savings Bank ATM Balance Inquiry Fee	\$0.35 each.
Internet Bill Payment Fee	First 15 bill payments FREE \$.50 each additional payment
Levy & Lien Processing	\$100.00
Money Order	\$4.00
NSF Paid Item – Insufficient Funds* Item Paid	\$32.00
NSF Return Item – Insufficient Funds* Item Returned	\$32.00
UCF Paid Item – Uncollected Funds Item Paid	\$25.00
UCF Return Item – Uncollected Funds Item Returned	\$25.00
Official Check	\$8.00
Photocopy - Check	\$1.00
Photocopy - Statement	\$5.00
Replace ATM/Debit Card	\$5.00
Research/Reconciliation - Per hour	\$25.00
Returned Mail Process Fee	\$25.00
Returned Deposited Item	\$14.00
Safe Deposit Box Annual Rental 2x5	\$40.00
Safe Deposit Box Annual Rental 3x5	\$55.00
Safe Deposit Box Annual Rental 5x5	\$75.00
Safe Deposit Box Annual Rental 10x3	\$100.00
Safe Deposit Box Annual Rental 10x5	\$120.00
Safe Deposit Box Annual Rental 10x10	\$200.00
Safe Deposit Box drilling (<i>minimum</i>)	\$200.00
Safe Deposit Box Lost Key	\$10.00
Savings Account Early Close-out (closed before 6 months)	\$10.00
Stop Payment Fee	\$28.00
Wire Transfers - Incoming	\$12.00
Wire Transfers - Outgoing Domestic	\$25.00
Wire Transfers - Outgoing International	\$37.00

*NSFs may be created by checks, in-person withdrawals, ATM withdrawals, or other electronic means.