

Investors Bank Consumer Checking Account Disclosure

Refer to the separate “Service Charge Schedule for Personal Accounts” and “Terms and Conditions for Your Personal Account” agreement, copies of which have been provided and made available to you for additional information. Any conflict between the “Service Charge Schedule for Personal Accounts” or the “Terms and Conditions for Your Personal Account” and this disclosure shall be resolved in favor of this disclosure.

- **Rate Information:** This is a non-interest-bearing account.
- **Minimum Balance to Open the Account:** You must deposit \$25.00 to open this account. No minimum balance requirement after initial deposit.
- **Monthly Maintenance Fee:** There is a \$3 monthly maintenance fee on this account. This maintenance fee will be waived for the first 32 calendar days from the opening date of this account.
- **Foreign ATM Transaction Fee:** You will be permitted to make four (4) free ATM Withdrawals per statement cycle at an ATM Terminal not owned or operated by Investors Bank. There will be a \$3.00 charge assessed to your account for each transaction thereafter. This fee is in addition to any surcharge fee the foreign ATM operator may impose.
- **Overdraft Services:** Limits are fixed or “static” limits based on the type of account you have. See the Bank’s Overdraft Disclosures for the fixed limit associated with your account. When we determine that you do not have enough available funds in your account to cover a check or other item, then we will consider your account overdrawn and the check or other item an insufficient funds item. We use the “available balance” in your account to determine whether an item presented for payment is an insufficient funds item. If we do pay an overdraft, you will be charged an Overdraft Fee, according to our current Service Charge Schedule policy. We will not charge Overdraft Fees caused by ATM withdrawals or everyday (or one-time) debit card transactions unless you opt-in to that service. If we decide not to pay an item, you will be charged a Returned Item Fee in accordance with our current Service Charge Schedule.
- **Account Closure:** Your account will be considered closed if the account has not been funded within 35 business days from opening; or after the balance in your account has been reduced to zero (\$0.00) for 35 consecutive business days.