

Investors Bank *YourStyle*[®] Plus Banking

- **Balance and Activity Requirements/Rates and Fees:** To be eligible for the benefits of *YourStyle Plus Banking*, you must have a *YourStyle Plus Checking* along with a *YourStyle Plus Money Market* and/or a *High Yield Savings Account*; and maintain a combined monthly average balance of \$20,000 or more. Preferred or Preferred Plus Banking packages are not eligible to be maintained in conjunction with *YourStyle Plus Banking*.

Transaction activity for related accounts with the same account owners will be provided in a combined monthly statement with the *YourStyle Plus Checking* Account. Otherwise, separate monthly statements will be provided for each account.

A Maintenance Fee of \$20.00 will be assessed against the balance in the *YourStyle Plus Checking* account each month on the last calendar day of the month. If the last calendar day of the month falls on a Saturday, Sunday, or Legal Holiday, the fee will be assessed on the immediately preceding business day. This Maintenance Fee will be waived if you satisfy the minimum activity and balance requirements noted in the chart below during the monthly account statement cycle.

Monthly Service Fee	\$20
How to Avoid the Monthly Service Fee	<p>\$0 Monthly Service Fee when you have a combined monthly average balance of \$20,000 or more in <i>YourStyle Plus Checking</i>, <i>YourStyle Plus Money Market</i> and/or <i>High Yield Savings</i> AND have one (1) of the following:</p> <ul style="list-style-type: none"> • ACH Direct Deposit(s) to your account totaling \$1,000 or more; • Mobile Check Deposit(s) to your account totaling \$1,000 or more; • 10 POS (Point-of-Sale) transactions; OR • an Investment relationship with the Investors Financial Group

- **Activity Requirements:** For purposes of the activity requirements identified above, the transaction activity must be performed in the *YourStyle Plus Checking* to qualify;
 - ACH Direct Deposit transactions are limited to recurring deposit of Payroll, Social Security, or Pension Benefit payments posted to the account during the monthly account cycle. ACH activity that does not represent these types of deposits do not qualify.
 - In the case of POS transactions, we count a transaction on the date that it is posted to your account. This date may be different from the date you authorized the transaction using your card, which means a transaction made during one monthly account statement cycle may not be counted until a later monthly account statement cycle.
 - POS transactions include signature debit transactions and debit transactions that require the use of your Personal Identification (PIN); it does not include ATM withdrawals.

- **Combined Balance Requirements:** For purposes of the combined monthly average balance requirements identified above, eligible accounts are limited to the *YourStyle Plus Checking*, *YourStyle Plus Money Market*, or *High Yield Savings* account on which you are designated as the Primary or Secondary (Joint) Account Owner. The only exception to this ownership limitation is in the case of a Custodial Account to which you are named Custodian on behalf of a minor.

Notwithstanding the above, assessment of the Maintenance Fee will be waived for the first 32 days from the opening date of the *YourStyle Plus Checking* Account.

Features and Benefits of *YourStyle*[®] Plus Banking

With Investors *YourStyle Plus Banking*, you get checking designed to help you easily manage your everyday banking needs with great benefits and discounted fees, as well as special interest rates on select deposit accounts:

- **Free Non-Investors ATM Usage:** You can make unlimited ATM Withdrawals at an ATM not owned or operated by Investors Bank without any per-transaction fees assessed by Investors Bank. Fees may be charged by the ATM owner/ operator.
- **ATM Surcharge Rebate:** Investors will reimburse the surcharge fee assessed to your *YourStyle Plus* Checking Account for ATM Withdrawals made at a non-Investors' ATM. The limit on fee reimbursement is \$10.00 per month. Fee reimbursement is limited to the *YourStyle Plus* Checking account withdrawals.
- **Discounted Basic Checks:** A \$10.00 discount on the first order of basic Specialty Mint design. Orders that contain special lettering or check designs will be charged to the *YourStyle Plus* Checking Account.
- **Check Imaging With Your Monthly Statement:** Receive images of the front and back of checks paid from your *YourStyle Plus* Checking Account at no charge upon request.
- **Free YourStyle Plus Visa Debit Card With UChoose Rewards¹:** Earn points for every purchase. For UChoose Rewards program details, register your card at www.Uchooserewards.com and click Terms and Conditions.
- **Cellular Telephone Protection²:** Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad (Cellular telephone bill must be paid through this account. Please see *YourStyle Plus* welcome guide for complete details of coverage.)
- **Identity Theft Protection²:** IDProtect[®] - identity theft monitoring and resolution service for primary account holder, joint account holders, and eligible family members.

- **Online and Mobile Coupons²**: Money savings discounts from local and national businesses.
 - **Travel and Leisure Discount Membership**: Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their smartphone. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. (Registration and enrollment is required.)
 - **Savings On-the-Go**: Enjoy money-saving online and mobile discounts from your favorite retail locations. Easily find locations closest to you, scan barcodes right from your smartphone, and keep track of your “Favorite Deals”!
- **Plus Rate on YourStyle Plus Money Market Account**: To be eligible for the Plus Rate, you must be a direct account owner on the account; maintain a combined monthly average deposit balance of \$20,000 or more in qualifying accounts; and satisfy the minimum activity requirements associated with your *YourStyle Plus* Checking Account (defined above) during the monthly account statement cycle.

The balance and activity requirements defined above for *YourStyle Plus* Checking must be satisfied within the current monthly account statement cycle.

The prevailing Standard Rate and the Plus Rate are variable, subject to change at any time at our discretion without prior notification. Refer to the Consumer Rate Sheet for applicable rate information ([click here](#)).

The combined monthly average deposit balance is determined separately for each individual owner. Therefore, if the *YourStyle Plus Money Market* account is a Joint Account, the deposit balance of each owner will be determined separately; the relationship with the highest aggregate balance will be used to determine the applicable Plus Rate.

Fred – Personal Deposit Relationship \$17,000 (\$10,000 + \$3,000 + \$4,000) Mary – Personal Deposit Relationship \$33,000 (\$10,000 + \$3,000 + \$20,000)	
<i>YourStyle Plus Checking</i> - \$10,000 Fred and Mary	<i>High Yield Savings</i> - \$20,000 Mary
<i>YourStyle Plus Money Market</i> - \$3,000 Fred and Mary <i>Plus Rate will apply since Mary's Personal Deposit Relationship is more than \$20,000</i>	<i>YourStyle Plus Money Market</i> - \$4,000 Fred <i>Plus Rate will <u>not</u> apply since Fred's Personal Deposit Relationship is less than \$20,000</i>

- **Special Rule for the First Two (2) Monthly Account Statement Cycles**: The applicable Plus Rate explained above will be effective on the *YourStyle Plus Money Market* account for the first and second monthly account statement cycles *without* regard to any transaction activity requirements, as illustrated in the following diagram.

Cycle Period 1 (Date Open to End of Month)	Cycle 1 Monthly Account Statement
October 10 th (Date Open) – October 31 st	October 31 st
<p><i>YourStyle Plus Checking</i> and <i>YourStyle Plus Money Market</i> accounts opened with combined minimum deposit balance. Plus Rate is applied to the <i>YourStyle Plus Money Market</i> based upon the balance level achieved <u>on date account is opened</u>. The Plus Rate remains effective until the account cycles at the end of the month.</p>	<p><i>YourStyle Plus</i> combined minimum balance requirement is validated <i>without regard</i> to any transaction activity to determine if Plus Rate will apply for the <u>next</u> monthly account statement cycle. If the combined balance requirement has been met, the Plus Rate is applied to the <i>YourStyle Plus Money Market</i> Account for the next (second) monthly account statement cycle.</p>

Cycle Period 2 (Full Calendar Month)	Cycle 2 Monthly Account Statement	Cycle Period 3 (Full Calendar Month)
November 1 st – 30 th	November 30 th	December 1 st – 31 st
<p>Plus Rate determined by the combined balance requirements achieved at the end of the first monthly account statement cycle is applied to the <i>YourStyle Plus Money Market</i> Account. Plus Rate is applied <i>without regard</i> to any minimum activity requirements and remains effective until the account cycles at the end of the month.</p>	<p><i>YourStyle Plus</i> combined minimum balance requirement AND minimum activity requirements are validated. If ALL balance and activity requirements are satisfied, Plus Rate is applied to the <i>YourStyle Plus Money Market</i> Account for the <u>next</u> (third) monthly account statement cycle.</p>	<p>Plus Rate determined by the combined balance AND minimum activity requirements achieved at the end of the second monthly account statement cycle is applied to the <i>YourStyle Plus Money Market</i> Account. Plus Rate remains effective until the account cycles at the end of the month.</p>

The Plus Rate will initially apply to the *YourStyle Plus Money Market* account on the date the account is opened provided the combined deposit balance relationship is \$20,000 or more on that date. If the combined deposit balance is below the required threshold as of the date the account is opened, the Plus Rate will not apply for the first month, and the account will not be validated for the Plus Rate again until the end of the month for the next monthly account statement cycle.

You must meet the requirements of *YourStyle Plus Banking* each month to be eligible for the Plus Rate on the *YourStyle Plus Money Market* Account. If for any month you fail to satisfy the requirements, you will not receive a Plus Rate for the next month.

Termination & Transfer

You may terminate your *YourStyle Plus Banking* at any time. If you choose to do so, you will no longer be eligible for the features and benefits described above, and the following provisions will apply to your account(s):

- *YourStyle Plus Checking*: The *YourStyle Plus Checking* Account will be closed and the balance transferred to another checking product. Your account number will remain the same and you may continue to use the same checks.
- *High Yield Savings*: You will no longer be able to maintain the *High Yield Savings* Account, if applicable. The balance of your account will be transferred to a *YourStyle Statement Savings* Account; your account number will remain the same.
- *YourStyle Plus Money Market*: You will no longer be able to maintain the *YourStyle Plus Money Market* Account, if applicable. The balance of your account will be transferred to another Money Market product at the prevailing rate. If you were entitled to a special Plus Rate on the *YourStyle Plus Money Market* account during the month in which it was transferred, the Plus Rate will drop, and the account will begin to accrue interest at the prevailing rate.
- *YourStyle Plus Banking VISA® Debit Card*: Your *YourStyle Plus Banking VISA* Debit Card will be cancelled, and a regular VISA Debit Card will be issued to you in its place.

¹These services are offered through a 3rd party relationship with Fiserv Inc. Please refer to separate service Terms & Conditions for additional information.

² These services are offered through a 3rd party relationship with Econocheck. Please refer to separate service Terms & Conditions for additional information.