

Investors Bank *YourStyle* 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 \$50.00 to open this account.
- **Minimum balance to avoid Monthly Maintenance Fee:** There is a monthly maintenance fee of \$10 on this account. This fee may be waived if one of the following requirements has been satisfied:
 - You maintain a monthly average balance of \$1,000.00 or more; OR
 - You have ACH direct deposit(s) totaling \$500.00 or more per statement cycle. Examples of recurring direct deposit include Payroll, Pension Benefits, or Social Security payments; OR
 - You have Mobile Check Deposit(s) totaling \$500 or more deposited during your statement cycle; OR
 - You have 10 or more Point-of-Sale (POS) transactions per statement cycle using your Investors Bank *YourStyle* Visa Debit Card linked to this account. For this purpose:
 - 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 statement cycle may not be counted until a later statement cycle.
 - POS transactions include signature debit transactions and debit transactions that require the use of your Personal Identification Number (PIN); it does not include ATM withdrawals.
 - If the last day of your statement cycle falls on a Saturday, Sunday or legal holiday, your statement cycle will end on the immediately preceding business day.
 - Notwithstanding the above, the Monthly Maintenance Fee will be waived the first 32 days from the opening date of this *YourStyle* Checking 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.

Customer’s Initial

Date

Investors Bank \$250 Checking Reward Offer

- **Checking Account Information:** Checking Reward Offer requires a new *YourStyle Checking, New Jersey Devils Checking, or NY Giants Checking Account* opened and funded on or after December 1, 2020. Offer is not available to any account owner with an existing personal checking deposit account or conversion of an existing checking deposit account to one of these eligible checking deposit products. Offer is limited to one offer per customer; and is not available to current or active employees of Investors Bank.

Refer to the separate Truth-in-Savings Disclosure associated with the checking deposit product provided to you at the time you opened your account for an explanation of standard features and requirements that pertain to your account. This addendum applies only with respect to this checking reward offer. The Bank reserves the right to withdraw this offer at any time.

- **Reward Eligibility:** You will be eligible to receive a monthly Reward payment when you satisfy the transaction activity requirements outlined below. Reward payments will be credited to your account at the end of each monthly account cycle during which requirements are met; payments will be in \$25 increments, with a maximum payout of \$250.00. Eligibility for the Reward will expire after the earlier of payment of the full \$250.00 maximum benefit, or 11 consecutive monthly account cycles from the date you opened your account.
- **Monthly Activity Requirements:** To receive the reward, you must satisfy at least one of the following activity requirements during the monthly account cycle:
 - You have ACH Direct Deposit(s) to your account totaling \$500 or more during your monthly account cycle. Investors considers direct deposits to be automatic electronic deposits made to your account by someone else, such as an employer issuing payroll or a government paying benefits, i.e., Social Security. It may not include deposits to your account that are made by an individual using online banking or an internet payment provider; OR
 - You have Mobile Check Deposit(s) to your account totaling \$500 or more during your monthly account cycle; OR
 - You have 10 or more Point-of-Sale (POS) transactions during your monthly account cycle using your Investors Bank Visa Debit Card linked to this account. For this purpose:
 - 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 statement cycle may not be counted until a later statement cycle.
 - POS transactions include signature debit transactions and debit transactions that require the use of your Personal Identification Number (PIN); it does not include ATM withdrawals.

The monthly account/statement cycle ends at the end of the month. If the last day of the month falls on a Saturday, Sunday or legal holiday, your account/statement cycle will end on the immediately preceding business day.

- **Reward Payment to Your Account:** Payment of the \$25 monthly Reward to your account will be made at the end of the statement cycle each month during which the eligibility requirements above have been satisfied, up to the maximum reward payment of \$250. If you do not meet the eligibility requirements during the month, the reward payment will not be made. Payments will expire after the earlier of payment of the full \$250 Reward, or 11 consecutive monthly account cycles from the date you opened your account. Failure to meet the activity requirements outlined above on a consecutive monthly basis from the date you opened your account may reduce the total Bonus Reward payment received. The chart below offers an example as to the timing of the reward payments to your account.

You open your account on December 8, 2020. During the statement cycle ending December 31st, you have made 8 POS transactions; during the statement cycles ending January 31st and February 28th, you have ACH Direct Deposit of \$450 and have made Mobile Check Deposits totaling \$600 each month; during the statement cycle ending March 31st, you miss the ACH Direct Deposit, Mobile Check Deposit, and made 8 POS transactions. You meet ACH direct deposit and/or POS activity requirements for account cycles through the remaining 7 monthly statement cycles (April 2021 – October 2021). The total Reward you will receive would be \$225, since eligibility criteria was missed during 2 of the 11 consecutive account cycles.

Statement Cycle	Calendar Year 2021										
	12/31	1/31	2/28	3/31	4/30	5/31	6/30	7/31	8/31	9/30	10/31
ACH	\$0	\$450	\$450	\$0	\$750	\$750	\$750	\$750	\$750	\$750	\$750
POS Transactions	8	8	8	8	8	4	11	8	3	10	8
Mobile Check Deposits	\$0	\$600	\$600	\$0	\$0	\$0	\$0	\$200	\$325	\$280	\$0
Reward	\$0	\$25	\$25	\$0	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Eligible for Reward	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes

- **Tax Information:** The Reward payment is considered interest and will be reported to the IRS on Form 1099-INT for the tax year during which payments are made to your account.