

Investors Bank *High Yield Savings 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.

- **Relationship Banking Program Required:** This account may be maintained only as part of Investors’ *Preferred/Preferred Plus Banking* or Investors’ *YourStyle Plus Banking* relationship program. Refer to separate disclosures for applicable program terms and conditions.
- **Minimum Balance to Open the Account:** You must deposit \$50.00 to open this account.
- **Rate Information:** This account is an interest-bearing account. Refer to the Consumer Rate Sheet ([click here](#)) for the applicable standard rate and annual percentage yield (APY) that applies to this account. Your interest rate and APY are variable and may be changed at any time at our discretion and without prior notification.
 - **Compounding and Crediting Frequency:** Interest will be compounded daily and credited to your account every month at the end of the monthly account cycle. If the last day of the monthly account cycle falls on a Saturday, Sunday, or Legal Holiday, interest will be credited to your account on the immediate preceding business day.
 - **Daily Balance Computation Method:** 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.
 - **Accrual of Interest on Non-Cash Deposit(s):** Interest begins to accrue on the business day funds are collected on deposited non-cash items (for example, checks).
 - **Effect of Closing an Account:** If you close your account before interest is credited, you will not receive the accrued interest.
- **Transaction Limitations:** Transfers from an Investors Money Market account to another account or to third parties by check or similar instrument, preauthorized or automatic transfer or telephonic (including data transmission) agreement are limited to six per statement cycle.
- **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.