

Investors Bank *YourStyle*® Plus Money Market 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.

- **YourStyle Plus Banking Required:** This account may be maintained only as part of Investors’ *YourStyle Plus Banking*; a separate *YourStyle Plus Checking* account is required. Refer to separate disclosure for package requirements and benefits, terms and definitions.
- **Minimum Balance to Open the Account:** You must deposit \$50.00 to open this account.
- **Standard Rate and Plus 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; along with the applicable Plus Rate when activity and balance requirements outlined below are met. The Standard Rate and Plus Rate are variable rates which 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 on the Account Cycle Date, which is the last day of the calendar month. If the last day of the calendar month 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.
 - **Plus Rate Requirements:** A Plus Rate will be added to the standard variable interest rate of your *YourStyle Plus Money Market Account* if you maintain a combined monthly average deposit relationship of \$20,000 or more; and satisfy the minimum activity requirements associated with *YourStyle Plus Checking*.

For purposes of this Plus Rate, the minimum activity requirements associated with *YourStyle Plus Checking* require one of the following each monthly account statement cycle:

- ACH Direct Deposit(s)¹ totaling \$1,000 or more;

¹ACH Direct Deposit transactions are limited to Payroll, Social Security, or Pension Benefit payments posted to the account during the monthly account statement cycle, other types ACH payments do not qualify.

- Mobile Check Deposit(s) totaling \$1,000 or more;
- 10 POS Transactions; OR
- an Investment Relationship with the Investors Financial Group

The applicable Plus Rate will be effective on the date the account is opened provided the combined deposit balance requirements of the *YourStyle Plus Banking* program are met as of that date. For example, if you open the account on October 1st and the combined deposit relationship balance between *YourStyle Plus Checking*, *YourStyle Plus Money Market* or *High Yield Savings* is greater than \$20,000 as of October 1st, the Plus Rate will be added to the standard variable interest rate of this *YourStyle Plus Money Market* Account, starting October 1st.

The Plus Rate will continue to be applied to the account until the end of each monthly account statement cycle, at which time the requirements to receive the applicable Plus Rate for the next monthly account statement cycle will be validated. In the case of the first and second monthly account statement cycles, only the combined deposit balance requirement must be met to receive the Plus Rate on the account. At the end of the second monthly account statement cycle, BOTH the combined deposit balance requirement along with the required minimum activity requirements identified above must be satisfied to receive the Plus Rate on the account for the next monthly account statement cycle. Minimum balance and activity requirements will continue to be required to be met for each monthly account statement cycle thereafter.

If for any month you fail to satisfy the requirements as explained above, the rate on your account will be reduced to the standard prevailing interest rate for the next month account statement cycle. Refer to the separate *YourStyle Plus Banking* Program disclosure for additional information.

- **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.