

Investors Bank YourStyle[®] 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.

- **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 which may change at any time at our discretion and without prior notification.
 - **Minimum Balance to Obtain the Annual Percentage Yield (APY) Disclosed:** You must maintain a minimum balance of \$50 in the account each day to obtain the disclosed APY.
 - **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.
- **Minimum Balance to Open the Account:** You must deposit \$50.00 to open this account.
- **Minimum Balance to Avoid Monthly Maintenance Fee:** You must maintain an average monthly balance of \$300.00 to avoid a monthly fee of \$5.00; \$4.00 if you receive your monthly account statement as an E-Statement through Investors Online Banking. This fee will be waived if you are age 62 or older; a Veteran of the United States Armed Forces; or a Student age 18 through age 24.
 - A Veteran is defined as an individual actively serving in the military (active duty, new enlistee, National Guard, Reserve, ROTC, pre-enlistment contract, or pre-commissioning), retired from the military, and disabled veterans.
 - A Student must show proof of enrollment at an accredited institution (a two or four-year college or university or trade school) when the account is opened. Upon attainment of age 25, the monthly minimum balance requirements will apply to this account.

Notwithstanding the above requirements, this monthly 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 two (2) 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.
- *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.