

Investors Bank eAccess Checking Account Disclosure

Refer to the separate “Service Charge Schedule for Personal Accounts” and “Terms and Conditions for Your Personal Account” disclosure, copies of which have been provided and made available to you electronically, 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.

- **Location of Account:** Your eAccess Checking Account is located in New Jersey.
- **No Check Writing Capabilities:** This account does not permit paper checks. Bill pay functionality and other electronic payment options are available through Investors Bank Online Banking.
- **Other Requirements:** This is a personal account and may be maintained only as an Individual Account or as a Joint Account with survivorship.
- **Minimum balance to fund the account:** A minimum deposit of \$50 is required to fund this account.
- **Interest Rate Information:** This is a non-interest-bearing account.
- **Transaction limitations:** This account is an electronic transfer only account; transactions are only permitted as outlined in this disclosure.
 - **Deposits:** Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account. Deposits to this account are permitted to be made at any time in the form of ACH direct deposit, incoming wire transfer, or by check via mail or Mobile Deposit. In the case of Mobile Deposits, Investor Bank requires the check endorsement to contain the words FOR MOBILE DEPOSIT ONLY in addition to your signature and account number. Cash deposits to this account are not permitted.
 - **Withdrawals:** Withdrawals from this account are only permitted to be made via ACH electronic transfers or through use of your Investors Visa Debit Card; withdrawals via outgoing wire transfers or checks are not permitted.
 - **Transfers:** After the initial deposit, subsequent deposits and withdrawals to this account originated from Investors Transfer link through Investors Online Banking, are subject to an aggregate amount of \$250,000 for incoming and outgoing transfers combined per customer per rolling month.
- **Availability of Deposits:** Deposits made to this account by check will be available for withdrawal following the standard funds availability provisions contained in the

Terms and Conditions for Your Personal Account document provided and made available to you when you opened this account. Deposits made to this account by ACH or incoming wire transfer will not be available for withdrawal for a period of one (1) business day.

- **Minimum Balance to avoid Monthly Maintenance Fee:** There is a monthly maintenance fee of \$10 on this account. This fee may be waived if you maintain a monthly average balance of \$1,000 or more AND satisfy one of the following transaction activity requirements:
 - You have recurring ACH direct deposit(s) totaling \$500.00 or more per monthly statement cycle. Examples of recurring direct deposit include Payroll, Pension Benefits, or Social Security payments. ACH activity that does not represent these types of deposits do not qualify; OR
 - You make Mobile Check Deposit(s) totaling \$500 or more per monthly statement cycle; OR
 - You have 10 or more Point-of-Sale (POS) transactions per monthly statement cycle using your Investors Bank eAccess 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 monthly 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 eAccess Checking Account.
- **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 eAccess Checking Account for ATM Withdrawals made at a non-Investors' ATM. Fee reimbursement will be limited to up to 5 transactions not to exceed \$15 per month.

- **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 Statements:** You must enroll in Investors Bank Online Banking and E-Statements to receive an electronic periodic account statement. Paper statements will not be available for this account. If you maintain more than one eAccess Checking, or an eAccess Money Market Savings or eAccess Certificate of Deposit Account along with this eAccess Checking, your account statements will be combined into a single monthly statement reflecting transaction history for each account.
- **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.

Investors Bank eAccess Checking Account \$250 Reward Offer

- **eAccess Checking Account Information:** Checking Reward Offer requires a new eAccess 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. Offer is limited to one offer per customer, and is not available to current or active employees of Investors Bank. Refer to the eAccess Checking Truth-in-Savings Disclosure 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.
- **Reward Eligibility:** You will be eligible to receive a monthly Reward payment when you satisfy the balance and transaction activity requirements outlined below. 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:** You must maintain a monthly average balance of \$1,000 or more AND satisfy one (1) of the following transaction activity requirements:
 - 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 make Mobile Check Deposit(s) 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 the full \$250 Reward payment, 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 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 1, 2020. During the statement cycle ending December 31st, you have made 8 POS transactions; during the statement cycles ending January 31, 2021 and February 28, 2021, you have ACH Direct Deposit of \$450, Mobile Check Deposits totaling \$600, and 8 POS transactions; during the statement cycle ending March 31, 2021, you miss the ACH Direct Deposit and

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). You maintain a monthly average balance of \$1,000 each month.

The total Reward payment you will receive would be \$225, since eligibility criteria were missed during 2 of the 11 consecutive account cycles.

Statement Cycle	Calendar Year 2021											
	12/31	01/31	02/28	03/31	04/30	05/31	06/30	07/31	08/31	09/30	10/31	
Monthly Avg Balance	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000
ACH	\$0	\$450	\$450	\$0	\$750	\$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	\$0	\$0	\$0	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Eligible for Reward	No	Yes	Yes	No	Yes	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.