

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A monthly service fee of \$8.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION.

An Inactive Fee of \$3.00 per month will be charged after 1 year of inactivity. The Inactive Fee will be charged if your account balance is less than \$500.00. Your account will be considered Dormant after 2 years of inactivity. Upon 3 years of inactivity the account will be escheated to the PA Bureau of Unclaimed Property.

PROCESSING ORDER.

Debits to your account are received in groups and/or individually throughout the course of a business day. We process ACH debits and credits, phone and online banking transfers, Debit Card and ATM transaction, checks drawn on The Northumberland National Bank accounts, and deposits and withdrawals made in person at The Northumberland National Bank branches throughout the course of a business day in real time, in the order they are received.

Electronic transactions that are received after the end of the business day are processed first the following business day. These transactions include ACH credit and debits, Debit Card transactions, ATM and preauthorized transactions.

We process checks presented for payment at locations other than The Northumberland National Bank second according to the dollar amount with the smallest items processed first.

The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdraft items during a single banking day for which you will be charged a \$35.00 overdraft fee for each overdraft item paid.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

If you close your account within 30 days of opening, you will be charged a \$5.00 fee.

OVERDRAFT FEE: If we pay a debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you a \$35.00 overdraft fee per item.

RETURNED ITEM for NON-SUFFICIENT FUNDS FEE: A Non-Sufficient Funds (NSF) fee of \$35.00 per item may be charged if we do not pay a debit transaction or item on your behalf and return the debit or item.

Also, we may charge you \$35.00 NSF fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.