

Truth-In-Savings & Other Account Terms Disclosure Checking, Money Market, and Savings Accounts

See separate disclosure for IRA, HSA, and Certificate of Deposit Accounts



CHECKING ACCOUNTS

Regular Personal Checking Account

Minimum Required to Open Account	\$50.00
Activity Fee if Daily Balance Falls Below \$500	\$.25/check in excess of 10
Monthly Minimum Balance Fee if Average Available Balance goes below \$200	\$2.50

Prime Checking Account (for customers age 50 and better)

Minimum Required to Open Account	\$50.00
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- No service charges
- Free basic checks

Hometown Checking Account

Minimum Required to Open Account	\$50.00
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Maintain at least one of the following relationships with us and enjoy service charge free checking. Plus, your initial order of Hometown checks is free.

- Certificate of Deposit, Individual Retirement Account, or Money Market Acct
- Home Mortgage, Home Equity Line of Credit, Personal Loan, or a Hometown MasterCard® Credit Card
- Savings Account with \$200 daily minimum balance
- Savings Account with \$100 daily minimum balance and an automatic transfer from checking of at least \$25.00 per month
- Hometown accounts are for personal (non-business) use only

NOW Plus Account – Interest Earning Checking (see current rate sheet)

Minimum Required to Open Account	\$500.00
Activity Fee if Average Available Balance Falls Below \$500	\$.18/check \$.10/transit item* in excess of 10
Monthly Minimum Balance Fee if Average Available Balance goes below \$500	\$3.00

A NOW Plus account may be maintained **only** by following persons/entities:

- Individuals
- Sole Proprietorships (profit making business as individuals)
- Government Units – U.S., any state, county, municipality, or subdivision, such as local housing authority, school districts
- Trusts and other fiduciary accounts, provided entire beneficial interest is held by individuals or qualifying organizations
- Nonprofit entities – organizations operated primarily for religious, philanthropic, charitable, educational, or other similar purposes. They may be incorporated 501(c)(3) status.
- Other – Escrow funds, pension funds, security deposits, and other funds, provided entire beneficial interest is held by individuals or entities eligible to maintain a NOW account.
- Entities for profit are prohibited from maintaining a NOW Account

Checking accounts with a zero balance for 45 consecutive days are subject to closure.

Checking accounts consist of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts (see below). This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

INTEREST EARNING ACCOUNTS

- The interest rate and annual percentage yield may change. See rate sheet provided for current rate information.
- At our discretion, we may change the interest rate at any time.
- Interest is compounded monthly; credited to account monthly on statement cycle date. Exceptions: Passbook & Quarterly Statement Savings - interest is compounded quarterly and credited to account on the last day of each

calendar quarter. Club Account – interest is compounded annually and credited to account at Club Payout time.

- We use the daily balance method to calculate the interest. This method applies a daily rate (1/365 of the interest rate) to the amount of principal in the account each day.
- Interest begins to accrue on non-cash deposits no later than the business day on which we receive credit for the funds
- Withdrawals or transfers are generally allowed upon demand. We reserve the right to require at least seven days written notice prior to withdrawal or transfer.

SAVINGS ACCOUNTS

Money Market Account

(see current rate sheet)

Minimum Required to Open Account	\$1,000.00
Monthly Minimum Balance Fee (if Average Available Balance** goes below \$1,000)	\$6.00

Regular Savings Acct–Passbook or Statement (see current rate sheet)

	Monthly Statement	Passbook or Quarterly
Minimum Required to Open Account	\$10.00	\$10.00
Activity Fee Per In-Person Withdrawal (if Average Available Balance goes below \$100)	\$1.00 In Excess of Two per Month	\$1.00 In Excess of Five per Quarter
Monthly Minimum Balance Fee (if Average Available Balance goes below \$100)	\$1.00	\$3.00

If you have reached age 50 or are a minor, under age 18, please notify us and we will waive the above Regular Savings fees in the future. Check printing fees are waived on Money Market Accounts.

Money Market and Regular Savings Accounts

Federal regulations limit the number of withdrawals or transfers from your Regular Savings or Money Market account as follows:

Limited Withdrawals or Transfers

A total of **six** withdrawals or transfers to another account at Randolph National Bank or to a third party by means of a check or pre-authorized or automatic transfer during a monthly cycle are allowed. Pre-authorized or automatic transfers include: ACH debits; automatic overdraft protection; other automatic transfers to other deposit accounts at RNB, such as Christmas Club payments, Telebank and telephone requests to transfer to other deposit accounts at RNB; Internet transfers; automatic recurring wires; and wire request by telephone/FAX. If you exceed these limits, your account may be closed.

Unlimited Withdrawals or Transfers

Withdrawals and transfers at ATMs; transfers to repay loans at RNB, transfers to another deposit account of the depositor at RNB or a wire request when made by mail, messenger, or in person; and telephone or FAX transfer requests when a check is issued payable to the depositor.

Accessible Investment Account

(see current rate sheet)

Minimum Required to Open Account	\$1,000.00
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Check printing fees are waived on Accessible Investment accounts.

ACCESSIBLE INVESTMENT ACCOUNTS

One withdrawal per statement cycle is permitted. If more than one withdrawal is made in a statement cycle, the account type will be changed, which could result in a lower rate of interest being paid.

* Transit item is defined as any check deposited which is not drawn on us.

**The average available balance is calculated by adding the available balance for each day of the period and dividing that figure by the number of days in the period

CHRISTMAS CLUB & ALL PURPOSE CLUB ACCOUNTS

- Minimum Required to Open Christmas Club Account \$2.00
- Minimum Required to Open All Purpose Club Account \$10.00

- Christmas Clubs pay out annually during the first week of October.
- All Purpose Clubs pay out on date you selected as your Payout Date.
- Withdrawals are not allowed. For any withdrawal of principal before club payout date, a \$25.00 penalty will be imposed

OTHER ACCOUNT FEES

It is the Bank's policy to decline ATM and one-time debit card transactions if there are insufficient funds in the account to pay them. Based solely on our discretion, we may pay other types of transactions if there are insufficient funds in the account to pay them. The fees for this are detailed below.

NSF Paid Item Overdraft Fee For the first item* presented against insufficient funds if we pay the item that created or increased an overdraft <i>Effective June 1, 2012, each item* presented against insufficient funds if we pay the item that created or increased an overdraft</i>	\$20.00 \$20.00
NSF Returned Item Fee For the first item* presented against insufficient funds we return unpaid, regardless of item type <i>Effective June 1, 2012, each item* presented against insufficient funds we return unpaid, regardless of item type</i>	\$20.00 \$20.00
First Item Fee On a single day items are both paid and returned for insufficient funds, the first item fee, whether paid or returned First item fee disclosed on statement as NSF Returned Item Fee <i>Effective June 1, 2012, there will be no "First Item Fee"; the NSF Paid Item Overdraft Fee (\$20.00) or the NSF Returned Item Fee (\$20.00) will apply to all items</i>	\$20.00
Each additional Paid Item Overdraft or NSF Returned Item <i>Effective June 1, 2012, the NSF Paid Item Overdraft Fee (\$20.00) or the NSF Returned Item Fee (\$20.00) will apply to all items</i>	\$ 7.00
After 3 rd day account has had no activity and continues to be overdrawn, the daily Continued Overdraft Fee <i>Effective June 1, 2012, after 5th business day account continues to be overdrawn, the daily Continued Overdraft Fee</i>	\$ 7.00 \$ 5.00
Stop payment request in person	\$25.00
Stop payment request online	\$20.00
Certified Check (checking accounts only)	\$20.00
ATM transaction at locations other than RNB	\$ 1.00
Replacement ATM or Debit Card	\$ 5.00
Checks (printed) – Prices may vary, fee depends on style of checks	
Check printing fees do not apply to our Certificates of Deposit or IRAs	

* Created by check, in-person withdrawal, ACH, or other electronic means

Member of FDIC & Equal Housing Lender