



Retail Deposit Accounts-Online Account Disclosures
Effective September 14, 2026

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Fees could reduce your earnings on your account.
All accounts are subject to PeoplesBank approval.

Member FDIC



TRUTH IN SAVINGS DISCLOSURE

Choice Checking

Minimum Balance Requirements. You must deposit \$10.00 to open this account.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES. A monthly service charge of \$10.00 will be imposed every statement cycle unless you have deposits totaling \$2,000.00 or more into your account each statement cycle.

PeoplesBank Overdraft Privilege Service (ODP).

PeoplesBank offers an optional overdraft privilege program to better serve you.

To be eligible for a discretionary overdraft limit your account must meet certain requirements. Your overdraft limit will be calculated based on recent deposits into your account and may be reviewed and modified monthly. Additional eligibility requirements may apply.

Eligible Overdraft Limits and their Requirements:

\$100 Limit: New accounts meeting initial eligibility or existing accounts with monthly deposits under \$500.

\$500 Limit: Accounts with monthly deposits between \$500 and \$999.99.

\$1,000 Limit: Accounts with monthly deposits between \$1,000 and \$1,499.99.

\$1,500 Limit: Accounts with monthly deposits of \$1,500 and more.

Optional Overdraft Protection Services:

We offer other overdraft protection services in addition to ODP;

- Balance Transfer Service – identify a PeoplesBank savings product to automatically transfer available funds.

Transactions that May Qualify for Overdraft Privilege Service:

An overdraft occurs when you do not have enough money in your account to cover a transaction.

Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- You have inadequate funds in your account when we assess a service charge; or
- You initiate a transaction before funds deposited into your account are "available" or "finally paid" according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to five days after you deposit the check. If you do not have sufficient funds in your account— independent of the check—to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege Service. Participation in Overdraft Privilege Service is not mandatory. You may opt-out of the service at any time by notifying one of our



customer service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege Service without removing other items from the service. Simply inform us of your preference. As noted below, we retain full discretion to decline to pay any item under the Overdraft Privilege Service Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined, and we may assess a Paid Item Overdraft Fee or Returned Item Overdraft Fee on your account in accordance with your account agreement and the Fee Schedule in effect at the time of the overdraft.

Service Charges:

For each overdraft we pay, we will charge the standard per item Paid Item Overdraft Fee or Returned Item Overdraft Fee set forth in our Fee Schedule (\$34.00). We will notify you by mail if we pay or return any overdrawn items on your account; however, we have no obligation to notify you before we pay or return any item. The amounts of any overdrafts, including our service charges, are due and payable immediately or on demand. **Please be aware that third parties sometimes re-submit (this may also be known as representment) items that we return unpaid, which can result in additional Paid Item Overdraft Fees or Returned Item Overdraft Fees.**

If You Need Help:

Overdrafts should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact our Customer Solutions Center at 413-538-9500 or visit your local banking center.

Always a Discretionary Service:

Our ODP Service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of ours or by us. This service represents a purely discretionary privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause. ODP is a discretionary service and may be discontinued or expanded at the Bank's sole discretion.

Transaction Limitations. No transaction limitations apply to this account.

Additional Information Regarding Your Account.

ACCOUNT NOT FUNDED. If your account does not receive an initial deposit within 30 calendar days after the account is opened, the Bank may close the account without prior notice.

AUTOMATIC CLOSEOUT. If your account has a zero-dollar (\$0.00) balance for 60 consecutive calendar days, the Bank may close your account without prior notice.

Fees and Charges. Please refer to the Fee Schedule provided to you in these Terms for information about fees and charges associated with this account. A Fee Schedule is provided to you at the time you open an account, periodically when fees or charges change, and upon request.



TRUTH IN SAVINGS DISCLOSURE

Free Checking

Minimum Balance Requirements. You must deposit \$10.00 to open this account.

One-Time Promo Credit

You may qualify for a one-time credit of \$350 if all of the following requirements are met:

1. The account is a new PeoplesBank Free Checking account opened between September 14, 2026, and October 26, 2026, and the promotional code **Fall26** is entered at time of online account opening.
2. A total of \$1,500 or more in qualifying direct deposits is received within sixty (60) calendar days after account opening.

Qualifying direct deposits are electronic deposits from a third party, including salary, pension, government benefits, or other recurring ACH credits. Transfers from another PeoplesBank account and deposits made by cash, check, or mobile deposit **do not** qualify.

If you meet the criteria, the credit will be posted to your account within sixty (60) calendar days after the qualification period ends.

Promotional Credit Limit: Limit one promotional credit per primary taxpayer identification number (SSN, EIN, or TIN). This limit applies regardless of the number of eligible accounts opened or whether the accounts are for personal or business purposes. A sole proprietorship or DBA account that uses the same primary taxpayer identification number as a customer's personal account is considered part of the same promotional credit limit. If multiple eligible accounts share the same primary taxpayer identification number, only the first account to meet all promotional requirements will qualify for the promotional credit.

Limitations:

- Offer available to consumers in Hampden/Hampshire/Franklin Massachusetts counties and former Hartford/Tolland/Litchfield/Middlesex Connecticut counties.
- Offer is available to new PeoplesBank Free Checking customers only. Customers who currently have, or have had, a PeoplesBank consumer checking account within the past 12 months prior to account opening are not eligible for this offer.
- Not available to customers who have received any prior PeoplesBank promotional credits.
- This promotion cannot be combined with any other promotional offer.
- PeoplesBank associates are not eligible.
- Offer is subject to change or may be discontinued at any time without notice.
- If the account is closed before the credit is posted to your account, the credit will be forfeited.
- **IRS Reporting:** The promotional credit may be reported to the IRS on Form 1099-MISC (or other applicable form). Please consult your tax advisor.

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Eligible Overdraft Limits and their Requirements:

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Optional Overdraft Protection Services:

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Transactions that May Qualify for Overdraft Privilege Service:

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Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- You have inadequate funds in your account when we assess a service charge; or
- You initiate a transaction before funds deposited into your account are “available” or “finally paid” according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to five days after you deposit the check. If you do not have sufficient funds in your account— independent of the check—to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege Service. Participation in Overdraft Privilege Service is not mandatory. You may opt-out of the service at any time by notifying one of our customer service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege Service without removing other items from the service. Simply inform us of your preference. As noted below, we retain full discretion to decline to pay any item under the Overdraft Privilege Service Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined, and we may assess a Paid Item Overdraft Fee or Returned Item Overdraft Fee on your account in accordance with your account agreement and the Fee Schedule in effect at the time of the overdraft.

Service Charges:

For each overdraft we pay, we will charge the standard per item Paid Item Overdraft Fee or Returned Item Overdraft Fee set forth in our Fee Schedule (\$34.00). We will notify you by mail if we pay or return any overdrawn items on your account; however, we have no obligation to notify you before we pay or return any item. The amounts of any overdrafts, including our service charges, are due and payable immediately or on demand. **Please be aware that third parties sometimes re-submit (this may also be known as representment) items that we return unpaid, which can result in additional Paid Item Overdraft Fees or Returned Item Overdraft Fees.**

If You Need Help:

Overdrafts should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact our Customer Solutions Center at 413-538-9500 or visit your local banking center.

Always a Discretionary Service:

Our ODP Service does not constitute an actual or implied agreement between you and us. Nor does it constitute



an actual or implied obligation of ours or by us. This service represents a purely discretionary privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause. ODP is a discretionary service and may be discontinued or expanded at the Bank's sole discretion.

Transaction Limitations. No transaction limitations apply to this account.

Additional Information Regarding Your Account.

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Fees and Charges. Please refer to the Fee Schedule provided to you in these Terms for information about fees and charges associated with this account. A Fee Schedule is provided to you at the time you open an account, periodically when fees or charges change, and upon request.



TRUTH IN SAVINGS DISCLOSURE

Interest Checking

Rate Information. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. The current rate sheet can be found <https://www.bankatpeoples.com/home/personal/bank/savings/personal-rates>. **This information is provided in a form you may retain; it is important that you save or print it for your records as documentation of the rate in effect at the time of account opening.** 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 daily 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 \$10.00 to open this account. A maintenance fee of \$20.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$10.00 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.

PeoplesBank Overdraft Privilege Service (ODP).

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\$1,500 Limit: Accounts with monthly deposits of \$1,500 and more.

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Transactions that May Qualify for Overdraft Privilege Service:

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Although there are many reasons why your account might become overdrawn, most overdrafts result from the following:

- You write a check, swipe your debit card or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account;
- You deposit a check or other item into your account and the item is returned unpaid, which causes a negative balance in your account once your balance is reduced by the amount of the returned check;
- You have inadequate funds in your account when we assess a service charge; or



- You initiate a transaction before funds deposited into your account are “available” or “finally paid” according to our Funds Availability Policy. For example, if you deposit a check into your account, the proceeds of that check may not be available to you for up to five days after you deposit the check. If you do not have sufficient funds in your account— independent of the check—to cover the transaction, you will incur an overdraft.

The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service without first receiving your affirmative consent to do so. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under Overdraft Privilege Service. Participation in Overdraft Privilege Service is not mandatory. You may opt-out of the service at any time by notifying one of our customer service representatives. Furthermore, you may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment under Overdraft Privilege Service without removing other items from the service. Simply inform us of your preference. As noted below, we retain full discretion to decline to pay any item under the Overdraft Privilege Service Program. This means we can refuse to pay any overdraft for any reason. Even if we decide to pay an overdraft item, absent an agreement to the contrary, such payment does not create any duty to pay future overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined, and we may assess a Paid Item Overdraft Fee or Returned Item Overdraft Fee on your account in accordance with your account agreement and the Fee Schedule in effect at the time of the overdraft.

Service Charges:

For each overdraft we pay, we will charge the standard per item Paid Item Overdraft Fee or Returned Item Overdraft Fee set forth in our Fee Schedule (\$34.00). We will notify you by mail if we pay or return any overdrawn items on your account; however, we have no obligation to notify you before we pay or return any item. The amounts of any overdrafts, including our service charges, are due and payable immediately or on demand. **Please be aware that third parties sometimes re-submit (this may also be known as representment) items that we return unpaid, which can result in additional Paid Item Overdraft Fees or Returned Item Overdraft Fees.**

If You Need Help:

Overdrafts should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact our Customer Solutions Center at 413-538-9500 or visit your local banking center.

Always a Discretionary Service:

Our ODP Service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of ours or by us. This service represents a purely discretionary privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause. ODP is a discretionary service and may be discontinued or expanded at the Bank’s sole discretion.

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 on the business day you deposit noncash items (for example, checks).

Transaction Limitations. No transaction limitations apply to this account.

Additional Information Regarding Your Account.

ACCOUNT NOT FUNDED. If your account does not receive an initial deposit within 30 calendar days after the account is opened, the Bank may close the account without prior notice.



AUTOMATIC CLOSEOUT. If your account has a zero-dollar (\$0.00) balance for 60 consecutive calendar days, the Bank may close your account without prior notice.

Fees and Charges. Please refer to the Fee Schedule provided to you in these Terms for information about fees and charges associated with this account. A Fee Schedule is provided to you at the time you open an account, periodically when fees or charges change, and upon request.



TRUTH IN SAVINGS DISCLOSURE

Elite Tiered Money Market

Rate Information. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. The current rate sheet can be found <https://www.bankatpeoples.com/home/personal/bank/savings/personal-rates>. **This information is provided in a form you may retain; it is important that you save or print it for your records as documentation of the rate in effect at the time of account opening.** 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 daily 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 \$10.00 to open this account.

You must maintain a minimum daily balance of \$10.00 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. Interest is not earned on days when the account balance falls below the minimum daily balance requirement. There is no monthly maintenance service charge, regardless of your balance.

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 on the business day you deposit noncash items (for example, checks).

Transaction Limitations. No transaction limitations apply to this account.

Additional Information Regarding Your Account.

ACCOUNT NOT FUNDED. If your account does not receive an initial deposit within 30 calendar days after the account is opened, the Bank may close the account without prior notice.

AUTOMATIC CLOSEOUT. If your account has a zero-dollar (\$0.00) balance for 60 consecutive calendar days, the Bank may close your account without prior notice.

Fees and Charges. Please refer to the Fee Schedule provided to you in these Terms for information about fees and charges associated with this account. A Fee Schedule is provided to you at the time you open an account, periodically when fees or charges change, and upon request.



TRUTH IN SAVINGS DISCLOSURE

Growth Savings

Rate Information. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. The current rate sheet can be found <https://www.bankatpeoples.com/home/personal/bank/savings/personal-rates>. **This information is provided in a form you may retain; it is important that you save or print it for your records as documentation of the rate in effect at the time of account opening.** 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 daily 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 \$10.00 to open this account. A maintenance service charge of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

You must maintain a minimum daily balance of \$10.00 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. Interest is not earned on days when the account balance falls below the minimum daily balance requirement.

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 on the business day you deposit noncash items (for example, checks).

Transaction Limitations. No transaction limitations apply to this account.

Additional Information Regarding Your Account.

ACCOUNT NOT FUNDED. If your account does not receive an initial deposit within 30 calendar days after the account is opened, the Bank may close the account without prior notice.

AUTOMATIC CLOSEOUT. If your account has a zero-dollar (\$0.00) balance for 60 consecutive calendar days, the Bank may close your account without prior notice.

Fees and Charges. Please refer to the Fee Schedule provided to you in these Terms for information about fees and charges associated with this account. A Fee Schedule is provided to you at the time you open an account, periodically when fees or charges change, and upon request.



TRUTH IN SAVINGS DISCLOSURE

Primary Savings

Rate Information. The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. The current rate sheet can be found <https://www.bankatpeoples.com/home/personal/bank/savings/personal-rates>. **This information is provided in a form you may retain; it is important that you save or print it for your records as documentation of the rate in effect at the time of account opening.** 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 daily 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 \$10.00 to open this account.

You must maintain a minimum daily balance of \$10.00 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. Interest is not earned on days when the account balance falls below the minimum daily balance requirement. There is no monthly maintenance service charge, regardless of your balance.

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 on the business day you deposit noncash items (for example, checks).

Transaction Limitations. No transaction limitations apply to this account.

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ACCOUNT NOT FUNDED. If your account does not receive an initial deposit within 30 calendar days after the account is opened, the Bank may close the account without prior notice.

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TRUTH IN SAVINGS DISCLOSURE

Certificate of Deposit

Rate Information. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. The current rate sheet can be found <https://www.bankatpeoples.com/home/personal/bank/savings/personal-rates>.

This information is provided in a form you may retain; it is important that you save or print it for your records as documentation of the rate in effect at the time of account opening. You will be paid this interest rate through to the date of first maturity.

Terms Available. Ranging from 3 Months to 60 Months.

Compounding and Crediting. Interest will be compounded daily 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.

You must maintain a minimum daily balance of \$0.01 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.

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 on the business day you deposit noncash items (for example, checks).

Transaction Limitations. You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Maturity Date. A Certificate of Deposit (CD) Receipt will be provided electronically after we receive your opening deposit. This receipt will include important account information such as the CD term, maturity date, interest rate, and annual percentage yield (APY). This document serves as your official record, so please save a copy for your records.

Early Withdrawal Provisions. We may impose a penalty if you withdraw any or all of the principal before the maturity date.

- If your account has an original maturity of 12 months or less: The fee imposed will equal 3 months of interest.
- If your account has an original maturity of more than 12 months: The fee imposed will equal 6 months of interest.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

WITHDRAWAL OF INTEREST PRIOR TO MATURITY. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Renewal Policies. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

This account will automatically renew at maturity unless you notify us not to renew it, or we notify you in advance that it will not renew.

You may prevent the renewal by:

Withdrawing the funds at maturity or during the grace period mentioned above, or



Providing written notice within the grace period mentioned above.

We may also choose not to renew your account by providing written notice at least 30 calendar days before maturity. If either party prevents renewal, interest will not accrue after the maturity date. At renewal, the term will remain the same as the original term, unless we notify you otherwise in the Pre-Maturity Notice, which will be provided at least 30 calendar days before maturity. The interest rate and annual percentage yield cannot be determined until the maturity date.

Special Certificate of Deposit Accounts

Special Certificate of Deposit accounts will automatically renew into standard Certificate of Deposit accounts at maturity. This means the features, interest rate, or terms may differ from those of your original certificate. The interest rate and APY upon renewal will be the rate offered at that time for standard certificate of deposit accounts with similar term lengths, minimum balance requirements (if any), and other applicable features. If any material change in terms occurs upon renewal, such as a change in features, or fees, we will send a Pre-Maturity Notice at least 30 calendar days before maturity. This notice will describe the new terms, giving you time to decide whether to allow renewal or withdraw the funds during the grace period.

Additional Information Regarding Your Account. CDs are opened on Business Days only. If the application process is finalized on a Saturday, Sunday, or Bank Holiday, your account will be opened on the following Business Day. If this occurs, your account will receive the interest rate and APY in effect on the day it is opened.

ACCOUNT NOT FUNDED. If your account does not receive an initial deposit within 30 calendar days after the account is opened, the Bank may close the account without prior notice.

AUTOMATIC CLOSEOUT. If your account has a zero-dollar (\$0.00) balance for 60 consecutive calendar days, the Bank may close your account without prior notice.

Fees and Charges. Please refer to the Fee Schedule provided to you in these Terms for information about fees and charges associated with this account. A Fee Schedule is provided to you at the time you open an account, periodically when fees or charges change, and upon request.

FEE SCHEDULE

Personal Accounts



Member FDIC

Effective August 1, 2026

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Service Charges

Early Account Closure Fee	\$25.00
Closure of Checking, Savings or Money Market within 90 Days of opening	
IRA Transfer Fee - Includes account closure	\$50.00
Escheatment Fee - per account or such lesser rate as may be set by law	\$25.00

Levy Processing Fee

-per occurrence, or such lesser rate as may be set by law	
State	\$30.00
Federal	\$30.00

ATM and Debit Card

ATM Inquiry, Transfer or Withdrawal Fee	\$3.00
At non-PeoplesBank and non-Allpoint ATMs for Free Checking and Primary Savings*	
-Multiple fees of the same type incurred daily may be combined into a single total on your statement.	
Debit Card Replacement Fee	\$10.00
Debit Card Replacement- Rush Fee	\$40.00

Check Collection and Foreign Currency Fees

-Additional correspondent bank fees and shipping charges may apply	
Collection Item Fee	\$20.00
Foreign Currency Purchase Fee	
Less than \$500 (USD)	\$20.00
More than \$500 (USD)	\$5.00
Foreign Currency Redemption Fee	
Less than \$500 (USD)	\$25.00
More than \$500 (USD)	\$10.00

Overdraft Information and Fees

Paid Item Overdraft Fee**	\$34.00
Returned Item Overdraft Fee**	\$34.00
By Check, External Withdrawal (ACH, Electronic Items, Visa Debit Card), ATM Withdrawal (Visa Debit Card), POS Withdrawal (Visa Debit Card), EFT Payment (PeoplesOnline Bill Pay), Withdrawal Voice Response Transfer (Telephone Banking).	

An Overdraft Fee may be assessed each time the same item is presented and returned due to insufficient funds.

Wire Transfer Fees

Wire Fee: Outgoing Domestic	\$30.00
Wire Fee: Outgoing Intl	\$60.00
Wire Fee: Incoming Domestic	\$15.00
Wire Fee: Incoming Intl	\$20.00

Additional Transaction Charges

Returned Deposited Item	\$6.84
Stop Payment Fee - all items, including ACH and bill pay	\$30.00
Official Check Fee	\$6.00
Money Order Fee	\$5.00
Checkbook Reconciliation, per hour	\$25.00
One hour minimum	

Account Documentation

Account Research Fee: Per Item	\$5.00
Applies to the first 5 items (statements, images, or documents) per request.	
Account Research Fee: Hourly Rate	\$25.00
Applies to requests of 6 or more items . A 1-hour minimum charge of \$25.00 will be assessed in lieu of per-item fees.	

*Other banks may impose a surcharge for using their ATMs.

**Customers 18 and younger and 65 and older are eligible for reduced overdraft fees of \$5.00. Eligibility for the reduced overdraft fee is based on the primary account holder's age and the account type.



TERMS AND CONDITIONS

GENERAL ACCOUNT TERMS

Definitions. Throughout these terms and conditions ("Terms"), these terms have the following meaning:

- "You," "your," and "account owner" refer to the customer whether or not there are one or more customers named on the account.
- "We," "our," and "us" refer to the Bank, PeoplesBank.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



You understand that the following Terms and any other documents applicable to your account that are provided to you govern your account with us. You understand that your account is also governed by applicable law. These Terms include the fees and charges applicable to the account, the interest rate(s) and applicable annual percentage yield (APY), compounding and crediting of interest, minimum balance requirements, and other pertinent information related to the account. These Terms may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other provisions change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. You acknowledge and agree to these Terms governing your account with us and you accept these Terms by using any of your deposit account services.

Account Ownership Descriptions.

Individual Account. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate.

Individual with In Trust For Account. An In Trust For account permits one or two account owner(s) (trustee(s)) to transfer the account (trust) funds to named beneficiaries. The name, address and date of birth of such beneficiaries are required. If two trustees create an In Trust For account, then between the trustees, the account is treated as a joint account with right of survivorship. The trustee(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. The trustee(s) may withdraw all or part of the funds at any time. Such payment or withdrawal shall constitute a revocation of the trust for the amount withdrawn. A beneficiary can only acquire withdrawal rights by surviving the trustee, or if there are two trustees upon the death of both trustees. If two or more beneficiaries survive the trustee(s), then they will be entitled to equal shares of the account without a right of survivorship, unless otherwise indicated. If the beneficiaries do not survive the trustee(s), then the trust shall terminate and title to the account shall vest in the surviving trustee(s). In that case, it will be treated as an individual account and, on the death of the account owner, ownership passes as part of the party's estate. Each claiming beneficiary or his representative shall provide such identification and other information as we may request, and any withdrawals or payments made by us in compliance with state law shall fully discharge our liability to all persons.

Joint with Right of Survivorship and In Trust For Account. An In Trust For account permits one or two account owner(s) (trustee(s)) to transfer the account (trust) funds to named beneficiaries. The name, address and date of birth of such beneficiaries are required. If two trustees create an In Trust For account, then between the trustees, the account is treated as a joint account with right of survivorship. The trustee(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. The trustee(s) may withdraw all or part of the funds at any time. Such payment or withdrawal shall constitute a revocation of the trust for the amount withdrawn. A beneficiary can only acquire withdrawal rights by surviving the trustee, or if there are two trustees upon the death of both trustees. If two or more beneficiaries survive the trustee(s), then they will be entitled to equal shares of the account without a right of survivorship, unless otherwise indicated. If the beneficiaries do not survive the trustee(s), then the trust shall terminate and title to the account shall vest in the surviving trustee(s). In that case, it will be treated as an individual account (if there is one surviving trustee) or as a joint account with right of survivorship (if there is more than one surviving trustee), in the name(s) of the surviving trustees, rather than an In Trust For account. Each claiming beneficiary or his representative shall provide such identification and other information as we may request, and any withdrawals or payments made by us in compliance with state law shall fully discharge our liability to all persons.

Joint With Right of Survivorship Account. The joint tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the account balance shall become the property of the surviving joint tenant(s). If there is more than one surviving joint tenant, then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

Joint Without Right of Survivorship Account. The tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as tenants in common and that there shall not be a right of survivorship between the tenants. Upon the death of a tenant, we may pay the decedent's share of the account to his or her estate. If there is more than one surviving tenant, then between the surviving tenants, the account shall continue to be held as a joint account without right of survivorship. When there is only one surviving tenant, the account shall be treated as an individual account.



Tenancy By The Entirety. The joint account (account owners) agree that all funds deposited now or in the future in this account shall be held as a tenancy by the entirety. There is a right of survivorship between the two joint tenants and the account is not held as tenants in common. The account owners have indicated that they are married to each other. Upon the death of a joint tenant, the account balance shall become the property of the surviving joint tenant and thereafter be treated as an individual account.

Accounts for Minors. If an account is established for a minor as a joint account with an owner who has reached the age of majority in accordance with state law, they are jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor regardless of their age. Unless a parent or guardian is an account owner, the parent or guardian will not have access to the account. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. We may not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

Your Choice of Account. You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

Authorization To Obtain Information. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit and consumer reporting agencies, to verify your eligibility for the account, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

Transfers and Assignments. We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

Financial Exploitation. As permitted by law, we may act or decline to act to prevent, stop, or mitigate financial exploitation of an adult. For example, we may (1) delay, decline, or place a hold on a transaction or disbursement involving the adult; (2) approve or deny other requests or modifications to the account, such as a transfer of funds, change in ownership, or change in beneficiaries; or (3) notify a third party of the financial exploitation. We will not be liable for the actions we take on the account if we acted in good faith and exercised reasonable care. For purposes of this section, "adult" means vulnerable adult, elder adult, senior adult, eligible adult, or other person as defined by applicable law.

Authorized Signer (Agent) Designation. If you have designated an agent, your named agent may make account transactions for you but has no ownership or rights at death unless named as an In Trust For (ITF) beneficiary. If you have designated that the agent shall continue to have power after your disability or incapacity, the agent's authority survives your disability or incapacity. The agent may act for a disabled or incapacitated party until the authority of the agent is terminated. If you have noted that the agent shall not have power after your disability or incapacity, the agent's authority terminates upon your disability or incapacity. If you failed to specify whether or not the agent's authority survives or instead terminates upon your disability or incapacity, the authority will be presumed to survive your disability or incapacity. Death of the sole party or last surviving party terminates the authority of the agent. We may continue to rely on the agency designation to the extent permitted by law, until we have proper notice of an event of termination and have had a reasonable period of time to act upon it.

Community Property. When the account is a joint account between two parties authorized by law to hold community property together and the account is titled as joint tenants with right of survivorship, the account will be owned by the parties who fund the account with community property and hold the property with right of survivorship. Upon the death of either party, the property will vest in and belong to the surviving party. If the account is titled without an indication that it is owned as joint tenants with rights of survivorship, the account will



be owned by the parties and all property in the account, including earnings, will be held as community property without right of survivorship; and upon the death of either party, one-half of the property will vest in and belong to the estate of the deceased party. If you are residing in a community property state, you and your spouse may be required to complete additional documentation if your spouse is not an account owner on the joint account or designated as your primary beneficiary on the account.

Multiple Account Owners. If there is more than one account owner for your account, all deposits are the property of the person(s) indicated on the account. We may release all or any part of the amount in the account to honor checks, orders, or other items, or withdrawals or requests from any person named on this account.

However, the number of required signatures must be met. Any person named on the account is liable for an amount equal to the overdrawn balance plus any overdraft fees regardless of whether he or she signed the item or benefited from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may also freeze the account upon receipt of notice of the death or incapacity of an account owner until we have received all necessary documentation to establish to whom payment should be made. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

Power of Attorney. If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

Account Terms. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), annual percentage yield (APY), length of term period, renewability, and date of maturity are specified on the Certificate and in these Terms or other disclosures provided to you at the time of account opening. Interest will not be compounded unless noted in the Certificate and in these Terms or other disclosures and will be paid to you at the frequency and in the method noted. If interest compounds during the term of the Certificate and may be withdrawn prior to maturity, the withdrawal of interest prior to maturity will affect the annual percentage yield (APY).

Withdrawal Prior To Maturity. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in these Terms or other disclosures.

Additional Deposits During The Term. No additional deposits will be allowed to this account during its term unless otherwise described in these Terms or other disclosures.

Early Withdrawal Penalty. Unless provided otherwise in these Terms or other disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in these Terms or other disclosures.

Renewal. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal. When applicable to your Certificate, the grace period following the maturity date is described in these Terms or other disclosures.

Restrictive Legends. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are "two signatures required", "must be presented within 90 days", or "not valid for more than \$1,000.00."

Transaction Limitations. Your account may be subject to transaction limitations. Please refer to these Terms or other disclosures to understand which transaction limitations, if any, apply to your account.

Stale or Postdated Checks. We reserve the right to pay or dishonor a check more than six (6) months old without



prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

Preauthorized Checks or Drafts. You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

Verifying Funds Availability For Check. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

Check Safekeeping. If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. At your request, we will provide without charge up to 25 canceled instruments or legible copies of the fronts and backs thereof per calendar year. Additional check copies may be subject to a fee, as indicated in the fee schedule or other disclosures. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

Your Responsibility For Back of Check. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

Electronic Checks and Electronically-Created Items. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information.

Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

Substitute Checks. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

Remote Deposit Capture. Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only" or "for mobile deposit at PeoplesBank only."

Remotely Created Checks. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payer. And we reserve the rights to



refuse to deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer's express, verifiable authorization for any such check.

Withdrawals. Deposits will be available for withdrawal consistent with these Terms or other disclosures. Withdrawals may be subject to a service charge.

Deposits. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to these Terms. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

Collection of Deposited Items. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearing house rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearing house.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

Deposit Discrepancies. If you deliver a deposit to us and it is not verified in front of you, you must provide a deposit slip. This deposit will be considered unverified. Upon verification of an unverified deposit, we will reconcile the deposit contents to your deposit slip and record the deposit to the account. If there are any discrepancies between the amounts shown on the deposit slip and the amount, we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the deposit slip.

Statements. We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account owner who receives this statement is the agent for his/her co-account owner(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the In Case of Errors or Questions About Your Transactions provision in the Electronic Funds Transfer Policy as included in these Terms will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

Electronic Statements and Notices. You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either



form, and for receiving paper copies, are described in these Terms or other disclosures.

ACH and Wire Transfers. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the Commonwealth of Massachusetts. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

Provisional Payment. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

International ACH Transactions. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

Notice of Receipt. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of Massachusetts.

Direct Deposits. We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. If your account is overdrawn, you authorize us to deduct the amount of the overdraft from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

Stop Payments.

Stop Payment on Checks. You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for 6 months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.



Stop Payment on ACH Debits. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), NACHA, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

Death or Incompetency. Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

Non-Sufficient Funds and Overdrafts.

How We Decide To Pay An Item or Debit - Available Balance. We use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, deposit holds, and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

How We Assess Fees - Actual (Ledger) Balance. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

Return Item For Non-Sufficient Funds. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to NACHA and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds 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. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

Overdrafts. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.



Processing Order. We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

Payment order of items -The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process electronic transactions first, in the order they are received on the day they are processed. We process on-us checks second, in the order they are received on the day they are processed. We process checks and similar items third, by dollar amount - smallest to largest on the day they are processed.

If a check, item or transaction is presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. We will not charge you a fee for paying an overdraft of an A TM or one-time debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Signatures. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files.

For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine. Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

Payment of Interest. Interest will be calculated and paid in accordance with these Terms or other disclosures provided to you at the time you opened the account.

Fees, Service Charges and Balance Requirements. You agree to pay us and are responsible for any fees, charges, or balance/deposit requirements included in these Terms. Fees, charges, and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

Special Account Instructions. You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or provide us with other protection. We may require that account changes requested by any account owner, such as adding or closing an account or service, be evidenced by a signed document that evidences a change to an account and accepted by us. You and any surviving owner or beneficiary agree to indemnify and hold us harmless from any claim or liability asserted against us as a result of the disposition of funds in reliance on these Terms and any account designations of yours.

Set-Offs and Security Interests. If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under these Terms (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any



one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

Claims. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court, or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s).

If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account owners. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in these Terms or other disclosures.

Complaint Resolution Procedure.

If you have a dispute with us regarding your deposit account, contact our Customer Solutions Center at (413)-538-9500 or visit your nearest Banking Center and we would be happy to assist you.

PeoplesBank
330 Whitney Avenue
Holyoke, MA 01040

Telephone: (413)-538-9500 or (877)-888-1388

Online at www.bankatpeoples.com

Dormant/Inactive Accounts. You understand that we may charge you fees if your account is dormant or inactive to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

Attorneys' Fees and Expenses. You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

Legal Process Against Account. You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

Closing Account. We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

Our Waiver of Rights. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us shall affect or preclude our future exercise of that right, remedy, power or privilege.

Notice. You are responsible for notifying us of any address or name changes, death of an account owner, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a



reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

Liability. If we do not properly complete a transaction according to these Terms, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of these Terms. Any conflict regarding what you and our employees say or write will be resolved by reference to these Terms.

Taxpayer Identification Number and Backup Withholding. You must provide a taxpayer identification number (hereinafter TIN) with your account with us. If you fail to provide your TIN within a reasonable time, we may suspend opening your account or close your account and return the balance to you, less any applicable service fees. Your failure to furnish a correct TIN or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of payments.

Telephone and Electronic Communication. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

Online or Mobile Services. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

Amendments and Alterations. Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account owners.

Severability. If a court for any reason holds a provision of these Terms to be unenforceable, the rest remains fully enforceable. All headings are intended for reference only and are not to be construed as part of these Terms.

Enforcement. You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow these Terms. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce these Terms, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

Effective Applicable Laws and Regulations. You understand that these Terms are governed by the laws of Massachusetts, except to the extent that federal law is controlling. Changes in these laws and regulations may modify these Terms. We do not have to notify you of these changes, unless required to do so by law. If any of these Terms come into conflict with the applicable law and are declared to be invalid or unenforceable, they will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.



Notice of Potential Disclosure of Negative Information To Consumer Reporting Agencies

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



ELECTRONIC FUNDS TRANSFER DISCLOSURE

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers ("EFTs"). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below. For purposes of this disclosure, "Business Day" means Every day is a business day except Saturdays, Sundays, and federal holidays.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

Electronic Fund Transfer Services Provided

Debit Card Services. The services available through use of your Debit Card are described below.

Debit Card Services:

- You may withdraw cash from your checking account(s) and savings account(s).
- You may make deposits into your checking account(s) and savings account(s).
- You may transfer funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may use your card at any merchant that accepts Visa® Debit Cards for the purchase of goods and services.

ATM Services.

Network. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. You may access your Debit Card through the following network(s): NYCE, Visa, VisaPlus.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

Other ATM Services. In addition, you may perform the following transactions: At ATMs participating in the AllPoint Network, you will not be charged a fee for balance inquiries or cash withdrawals.



Point of Sale Transactions. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Debit Card: checking account.

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under these Terms.

Authorization Holds. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

Currency Conversion - Visa®. When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable transaction date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the transaction date may differ from the rate in effect on the central processing date or the posting date.

Important Additional Fee Notice. (a) For point-of-sale (merchant) transactions. When you use your debit card for this type of transaction and it settles in a currency other than US Dollars, the charge will be converted into the US Dollar amount. The currency conversion rate used to determine the transaction amount in US Dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. As a result, we will charge you an international transaction fee of .2% of the transaction if there is a currency conversion, but we will not charge you an international transaction fee if there is no currency conversion. An international transaction is a transaction where the country of the merchant is outside the USA.

(b) For ATM transactions. When you use your debit card for this type of transaction and it settles in a currency other than US Dollars, Mastercard®/Cirrus will convert the charge into a US Dollar amount. The Mastercard/Cirrus currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard/Cirrus. The exchange rate Mastercard/Cirrus uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard/Cirrus charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard/Cirrus charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we will charge you a currency conversion fee of .2% of the transaction if there is a currency conversion, but we will not charge you a cross-border transaction fee. A cross-border transaction is a transaction processed through the Global Clearing Management System or the



Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Services Provided Through Use Telephone Banking. You may perform the following functions through use of Telephone Banking:

- You may initiate transfers of funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us.

For questions or more information, call us at: 1-877-888-1388

Preauthorized Transfer Services.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s) and savings account(s).

Services Provided Through Use of PeoplesOnline Banking. PeoplesBank offers its customers use of our PeoplesOnline Banking service.

You may access your account(s) by computer using your user identification, your password and internet access; or via the mobile web using your user identification, your password, and a mobile device, to:

Transfer funds between checking and savings

Make payments from checking or savings to loan accounts with us

Make payments from checking to third parties

Get information about:

Deposits to checking or savings accounts

Withdrawals from checking or savings accounts

Loan accounts

Electronic Check Conversion. If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Limitations On Transactions.

Transaction Limitations - Debit Card.

Cash Withdrawal Limitations. You may withdraw up to \$1,000.00 through use of ATMs in any one day.

Point of Sale Limitations. You may buy up to \$2,000.00 worth of goods or services in any one day through use of our Point of Sale service.

Other Withdrawal Limitations. Debit card dollar limitations are as stated, or your predetermined withdrawal limit.



Other Limitations.

- These Terms may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

Notice of Rights and Responsibilities

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

Right to Receive Documentation of Your Transfers.

Transaction Receipts. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

Periodic Statements. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

Preauthorized Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at 1-877-888-1388 to find out whether or not the deposit has been made.

Using Your Card and Personal Identification Number ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify PeoplesBank immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at an ATM.

Rights Regarding Your Ability to Stop Payment. Unless otherwise provided in these Terms, you may not



stop payment of electronic fund transfers, therefore you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.

The initiation by you of certain electronic fund transfers from your account will, except as otherwise provided in these Terms, effectively eliminate your ability to stop payment of the transfer.

Rights Regarding Preauthorized Transfers.

Rights and Procedures to Stop Payments. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: 1-877-888-1388

or

write to: PeoplesBank

Customer Solutions Center
330 Whitney Avenue
Holyoke, MA 01040

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

Notice of Varying Amounts. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten (10) days before each payment, when it will be made and how much it will be.

Our Liability for Failure to Stop Preauthorized Transfer Payments. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

Your Responsibility To Notify Us of Loss or Theft. If you believe your Debit Card, PIN, or internet banking access code has been lost or stolen,

call us at: 1-877-888-1388 (24 hours, 7 days a week) or (413)538-9500

(8:00 am - 10:00 pm EST Monday through Friday 10:00 am-2:00 pm EST Saturday through Sunday)

or

write to: PeoplesBank

Customer Solutions Center
330 Whitney Avenue
Holyoke, Massachusetts 01040

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Consumer Liability. Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access code has been lost or stolen or used without permission or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable).

Your liability shall not exceed \$50.00 for any unauthorized electronic fund transfer or a series of transfers arising from a single loss or theft of your Debit Card or PIN or internet banking access code.

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not



receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Consumer Liability For Unauthorized Transactions Involving Debit Card. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under "Consumer Liability" above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa® logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

Illegal Use of Debit Card. You agree not to use your Debit Card for any illegal transactions, including internet gambling and similar activities.

In Case of Errors or Questions About Your Transactions. In case of errors or questions about your electronic fund transfers,

call us at: 1-877-888-1388 or 413-538-9500

or write to: PeoplesBank
Customer Solutions Center
330 Whitney Avenue
Holyoke, MA 01040

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact PeoplesBank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your



account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Debit Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation. In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

Liability For Failure To Complete Transaction. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

Charges For Transfers or The Right To Make Transfers. We reserve the right to impose a fee and to change fees upon notice to you.

We do not charge for direct deposits to any type of account.

Please refer to our Fee Schedule for additional information about fees.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Disclosure of Account Information. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release PeoplesBank and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your



account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

Amending or Terminating this Agreement. We may change or amend this agreement and those portions of the Fee Schedule included in these Terms, which relate to EFT services, at any time upon at least 30 days written notice to you prior to the effective date of the change or amendment. Your failure to timely furnish notice as set forth in the written notice shall be deemed to be your acceptance of such change or amendment. If you do not agree to abide by a change or amendment, you must notify us of the fact prior to the effective date of the change or amendment and cancel this agreement. We may cancel this agreement at any time without giving you prior notice. If either of us cancel this agreement at any time, you shall surrender any card and you may no longer use any of our EFT services other than automated clearing house transfer services.

Safety Precautions For ATM Terminal Usage. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

Additional Provisions

Your account is also governed by the terms and conditions of other applicable agreements between you and PeoplesBank.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Please refer to Truth In Savings Disclosures for further information on accounts accessible through Electronic Fund Transfers.



FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds from any account at PeoplesBank.

For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean PeoplesBank.

Your Ability to Withdraw Funds. Our policy is to delay the availability of funds from your check deposits. During the delay, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written. In order to establish that a deposit is made on a particular business day, we establish a cut-off time. You must make your deposit before the cut-off time in order for it to be considered to have been made on that business day.

BUSINESS DAY(S)	CUT-OFF TIME
Every day is a business day except Saturdays, Sundays, and federal holidays	close of business

However, if you make a deposit after the cut-off time shown above or on a day that we are not open, we will consider the deposit made on the next business day we are open.

Deposits at Other Locations. This availability policy only applies to funds deposited at PeoplesBank. Please inquire for information about the availability of funds deposited at other locations.

Determining the Availability of Your Deposit. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays.

The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. Funds from electronic direct deposits to your account, as well as funds from the following deposits, will be available on the same business day that we receive the deposit:

- Cash, if the deposit is made in person to one of our employees
- Wire transfers
- U.S. Treasury checks that are payable to you
- U.S. Postal Service money orders that are payable to you and the deposit is made in person to one of our employees
- Federal Reserve Bank or Federal Home Loan Bank checks that are payable to you and the deposit is made in person to one of our employees
- State or Local government checks that are payable to you and the deposit is made in person to one of our Employees
- Cashier's, Certified, or Teller's checks that are payable to you and the deposit is made in person to one of our employees
- Checks drawn on PeoplesBank

Next-Day Availability. Funds from the following deposits are available on the first business day after the day of your deposit:

Availability for Certain Deposits Not Made In Person. If you do not make your cash deposits or deposits from state and local government checks that are payable to you; cashier's, certified, and teller's checks that are payable to you; or Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you, in person to one of our employees (for example, if you mail the deposit), funds from your cash deposits will be available on the first business day after the day we receive your deposit and funds from these check deposits will be available on the second business day after the day we receive your deposit.

Availability of Other Check Deposits. The first \$275.00 from a deposit of other checks will be available on the first



business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if \$275.00 is initially made available to you and if you deposit a check of \$700.00 on Monday, \$275.00 of the deposit will be available on Tuesday. The remaining \$425.00 will be available on Wednesday.

Longer Delays May Apply. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$6,725 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account and checks drawn on PeoplesBank will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of U.S. Treasury checks, U.S. Postal Service money orders, cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

Holds on Other Funds for Check Cashing. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds in Another Account. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.



SUBSTITUTE CHECK POLICY

What Is a Substitute Check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What Are My Rights Regarding Substitute Checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How Do I Make a Claim for a Refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: (413)538-9500 or
Mail at: PeoplesBank
Customer Solutions Center
330 Whitney Avenue
Holyoke, MA 01040

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check. Providing the date of the check and the date the funds were withdrawn from your account will also help streamline your claim.

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.

FACTS**WHAT DOES PEOPLESBANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction or loss history
- Credit history and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PeoplesBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PeoplesBank share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free (877)888-1388 or go to bankatpeoples.com

Who we are

Who is providing this notice?

PeoplesBank

What we do

How does PeoplesBank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does PeoplesBank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide employment information or provide account information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies, such as PeoplesBank's parent company - PeoplesBancorp, MHC - and entities that are under common control of PeoplesBancorp, MHC such as Cornerstone Bank, UWFS, and ZYNLO Bank.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *PeoplesBank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner(s) include companies such as insurance providers.*

Other important information

Special Notice For State Residents

For Massachusetts Customers. We will not share personal information from deposit relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.