Terms following a ✓ apply only if checked.

Acct:  

Acct #: refer to signature card  

Date: refer to signature card  

✓ The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (215) 789-4200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than ___ days notice in writing before any withdrawal from an interest bearing account.

I FIXED RATE

I The interest rate for your account is ___% with an annual percentage yield of ___%. We will pay this rate. We will not decrease this rate unless we first give you at least 30 days notice in writing.

I The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates

We will not decrease these rates unless we first give you at least 30 days notice in writing.

✓ VARIABLE RATE

✓ The interest rate for your account is N/A% with an annual percentage yield of N/A%. Your interest rate and annual percentage yield may change.

✓ The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

✓ At our discretion, we may change the interest rate on your account.

I The interest rate for your account

I The fixed initial rate is not determined by this rule.

I The initial interest rate on your account

Subsequent rates

Frequency of rate change

✓ We may change the interest rate on your account at any time without notice.

I Your initial interest rate will not change

We may change the interest rate on your account at that time and thereafter.

Limitations on rate changes

I The interest rate for your account will not be more than ___% each.

I The interest rate will not be less than ___%.

I The interest rate will not be more than ___%.

the interest rate initially disclosed to you.

Minimum Balance Requirements

I To open the account. You must deposit at least $ 50.00 to open this account.

I To avoid imposition of fees.

To avoid the imposition of the you must meet the following requirements:

I A minimum balance of $ will be imposed every __ if the balance in the account falls below $ __ any day of the __.

I A minimum balance of $ will be imposed every __ if the average daily balance for the __ falls below $ __. 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.

The period we use is ________________

To avoid the imposition of the you must meet the following requirements:

I A minimum balance of $ will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below $ __ any day of the __.

I A minimum balance of $ will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the __ falls below $ __.
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.

The period we use is ________________.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of $10,000.01 in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of $______________ to obtain the disclosed annual percentage yield. 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.

The period we use is ________________.

Compounding and Crediting

Frequency - Interest will ________________ be compounded daily.

Interest will be credited to your account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. 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.

The period we use is ________________.

Accrual of interest on noncash deposits

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

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Bonuses

You will ________________

as a bonus.

You must maintain a minimum ________________ of $______________ to obtain the bonus.

To earn the bonus, ________________

Transaction Limitations

The minimum amount you may deposit is $______________.

The minimum amount you may withdraw is $______________.

During any ________________, you may not make more than ________________ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make ________________ deposits into your account each statement cycle.

You may only make ________________ ATM transfers to your account each statement cycle.

You may only make ________________ preauthorized transfers to your account each statement cycle.

Additional Terms

THE FOLLOWING TIERED RATES APPLY TO THIS ACCOUNT:

<table>
<thead>
<tr>
<th>BALANCE</th>
<th>RATE</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDER $10,000.01</td>
<td>.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>$10,000.01 AND ABOVE</td>
<td>.20%</td>
<td>.20%</td>
</tr>
</tbody>
</table>

You will receive monthly account statements, electronically. There is a $3.00 statement cycle fee for paper statements. Domestic ATM fees up to $25.00 per statement cycle will be rebated for HyperFree Checking account withdrawals only.

*If the deposit is made on a nonbusiness day, interest will begin to accrue on the next business day after the deposit.