TRUTH IN SAVINGS DISCLOSURE

Terms following a [ ] apply only if checked.

Acct: Hyper Saver Kids Savings

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.

[ ] FIXED RATE

[ ] 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.

[ ] 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 _______ % with an annual percentage yield of _______ %. 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.

[ ] The interest rate for your account ____________________________ .

[ ] The fixed initial rate is not determined by this rule.

[ ] 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.

[ ] 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

[ ] The interest rate for your account will not be changed by more than _______ % each _______ .

[ ] The interest rate will not be less than _______ % or more than _______ %.

[ ] The interest rate will not be changed the interest rate initially disclosed to you.

Minimum Balance Requirements

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

[ ] To avoid imposition of fees.

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

[ ] A _______ of _______ will be imposed every _______ if the balance in the account falls below $ _______ any day of the _______ .

[ ] A _______ 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 _______ following requirements:

[ ] A _______ 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 _______ .

[ ] A _______ 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 _______ .

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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 ________________.

X To obtain the annual percentage yield disclosed,

I You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

I 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 ________________.

Compound and Crediting

X Frequency - Interest will be compounded daily.

Interest will be credited to your account quarterly.

X Effect of closing an account - If you close your account before interest is credited, you will 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 statement cycle.

Accrual of interest on noncash deposits

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

X Interest begins to accrue on the business day.

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

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

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

Additional Terms

Transaction Limitations

X The minimum amount you may deposit is $25.00.

I The minimum amount you may withdraw is $______________.

I 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 your account each statement cycle.

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

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