



Account Disclosures –

For Checking, NOW and Money Market Accounts –

Account Type	Minimum Deposit to Open Account	Minimum Balance Required to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Frequency of Compounding	Frequency of Crediting
Priority Checking	\$ 50.00	N/A	N/A	(7 – 8)	N/A	N/A
Priority Plus Checking	\$ 50.00	N/A	N/A	(7 – 8)	N/A	N/A
Priority Platinum Checking	\$ 50.00	N/A	N/A	(7 – 8)	N/A	N/A
Yes Checking	\$ 50.00	N/A	N/A	(7 – 8)	N/A	N/A
Student Checking	\$ 10.00	N/A	N/A	(7 – 8, 10)	N/A	N/A
NOW Checking	\$ 50.00	\$ 1,000	Variable	(1, 2a, 3 – 8)	Continuous	Monthly
Priority NOW Checking						
Tier 1 \$ 1,000 -- \$ 9,999.99	\$ 50.00	\$ 1,000	Variable	(1, 2b, 3 – 8)	Continuous	Monthly
Tier 2 \$ 10,000 -- \$ 24,999.99		\$ 10,000				
Tier 3 \$ 25,000 -- \$ 49,999.99		\$ 25,000				
Tier 4 \$ 50,000 -- And Up		\$ 50,000				
Money Market Choice						
Tier 1 \$.01 -- \$ 9,999.99	\$ 50.00	\$.01	Variable	(1, 2b, 3 – 8, 9a)	Continuous	Monthly
Tier 2 \$ 10,000 -- \$ 49,999.99		\$ 10,000				
Tier 3 \$ 50,000 -- \$ 99,999.99		\$ 50,000				
Tier 4 \$ 100,000 -- \$ 249,999.99		\$ 100,000				
Tier 5 \$ 250,000 -- \$ 499,999.99		\$ 250,000				
Tier 6 \$ 500,000 -- And Up		\$ 500,000				
Health Savings Account						
Tier 1 \$.01 -- \$ 1,499.99	\$ 25.00	\$.01	Variable	(1, 2b, 3 – 8, 9b)	Continuous	Monthly
Tier 2 \$ 1,500 -- \$ 2,499.99		\$ 1,500				
Tier 3 \$ 2,500 -- \$ 4,999.99		\$ 2,500				
Tier 4 \$ 5,000 -- \$ 9,999.99		\$ 5,000				
Tier 5 \$ 10,000 -- \$ 49,999.99		\$ 10,000				
Tier 6 \$ 50,000 -- And Up		\$ 50,000				

Truth in Savings Disclosures for Checking, NOW and Money Market Accounts –

- Interest Rate Changes –**
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.
- Minimum Balance Required to Earn APY –**
 - Non-Tiered Rate:** You must maintain the minimum balance shown above in your account each day to earn the annual percentage yield disclosed.
 - Tiered Rate:** You must maintain the minimum balance shown each day for each tier to earn the APY disclosed for that tier on the entire balance.
- Balance Computation Method –**
We use the daily balance method to calculate interest on your account. This applies a daily periodic rate to the principal in your account each day.
- Interest Compounding and Crediting –**
Interest is compounded continuously and credited to your account monthly.
- Accrual of Interest on Non-cash Items –**
Interest begins to accrue on the business day you deposit non-cash items, (for example, checks).
- Effect of Closing Interest Bearing Accounts –**
If you close your account before the interest is credited, you will receive the accrued interest.
- Check Printing Charges –**
Check printing charges may vary depending on styles ordered
- Periodic Statements –**
You will receive a monthly periodic statement and check “images” (copies of your original checks) that have cleared during the statement cycle
- Transaction Limitations –**
 - HSA Account; (Health Savings Account) Contribution Maximums:** The Individual Plan yearly contribution maximum for 2021 is \$3,600.00. The Family Plan yearly contribution maximum is \$7,200.00. The Catch-Up Contribution for individuals age 55+ and family for 2021 are \$1,000 per person.
- Special Features for Student Checking Account –**
You must be at least 16 years of age to open this account. **For High School –** You will receive \$ 25.00 up to twice a year as long as your GPA is 3.0 or above. **For College –** You will receive \$ 50.00 up to twice a year as long as your GPA is 3.0 or above. To qualify for a reward, you must be a full time or part time student and you must request the reward within 30 days of receipt of your transcripts. You must present a copy of your transcripts to any one of our in-branch associates at the time of the request. The reward will be posted to your account within 5 business days of the request. An IRS form 1099 miscellaneous will be issued for each year a reward is paid.

Schedule of Charges for Checking, NOW and Money Market Accounts –

The following service charges will be applied if the balance requirements are not maintained in the accounts listed below

Account Type	Minimum Requirements to Avoid Service Charge or Fee	Service Charge
Priority Checking	You will be charged a fee, (a) for each check paid in excess of ten per statement cycle. You will be assessed a fee, (b) for each transaction processed at a "non" Savings Bank of Danbury automated teller machine.	(a) \$.50 per item (b) \$1.00 each
Priority Plus Checking	You must maintain an average daily balance of \$1,000 in this account to avoid the monthly service charge or have at least one monthly direct deposit to your account of \$250.00 or more. 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.	\$ 12.00
Priority Platinum Checking	You must maintain an average daily balance of \$2,500 in this account to avoid the monthly service charge. 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. To qualify for premium CD Rates, you must maintain an average daily balance of \$5,000.00 in the account or maintain an average daily balance of \$2,500 and have one monthly direct deposit to your account of \$250.00 or more. Refer to the section titled Premium CD Rates in the Certificate of Deposit account disclosure for more information.	\$ 20.00
Yes Checking	You will be assessed a service charge (a) each statement cycle. Alternatively, you will be assessed a fee of (b) each statement cycle if you have a direct deposit of \$250.00 or more during the statement cycle. You will be charged a fee, (c) for each check paid in excess of ten per statement cycle. You will be assessed a fee, (d) for each transaction processed at a "non" Savings Bank of Danbury automated teller machine. An overdraft protection transfer fee (e) will be charged each time a transfer is made to cover an overdrawn account. This fee will only be charged once per day, and only when a draw is needed. If there is not enough money in your Statement Draw Account to cover the amount needed to bring your checking account to a positive balance, you will be charged the normal per check overdraft fee (f).	(a) \$ 9.00 (b) \$ 5.00 (c) \$.50 per item (d) \$1.00 each (e) \$ 10.00 (f) \$ 35.00
Student Checking	There are no minimum balance requirements and no monthly service fees on this account for up to 5 years from the date the account is opened, or your expected graduation date, whichever is sooner. Upon the 6 th anniversary date of account opening or your graduation, your account will convert to a regular Priority Checking Account and you will be charged a fee (a) for each check paid in excess of ten per statement cycle. There are no fees if you use an "SBD" or "Allpoint" network ATM. You will be assessed a fee of (b) for each foreign ATM transaction, (non "SBD" or "Allpoint" ATM) per statement cycle and will be reimbursed for each foreign ATM transaction up to a maximum of \$15.00 per statement cycle at the end of each statement cycle. After your account converts to a regular Priority Checking account, you will be assessed a fee of (c) for each "Allpoint" ATM transaction or each ATM transaction processed at a "non" Savings Bank of Danbury automated teller machine. In addition, the owner of the ATM may charge a fee and fees may vary.	(a) \$.50 per item (b) \$ 1.00 (c) \$ 1.00
Now Checking	A monthly service charge fee will be imposed for each monthly statement cycle that the balance in the account falls below \$1,000.00 any day of the cycle.	\$ 6.00
Priority NOW Checking	A monthly service charge will be imposed for each monthly statement cycle that the balance in the account falls below \$5,000.00 any day of the cycle. To qualify for premium CD Rates, you must have one monthly direct deposit to your account of \$250.00 or more. Refer to the section titled Premium CD Rates in the Certificate of Deposit account disclosure for more information.	\$ 25.00
Money Market Choice	A monthly service charge will be imposed every monthly statement cycle if the average daily balance falls below \$2,500.00 during the cycle. 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.	\$ 5.00