

## TRUTH IN SAVINGS DISCLOSURE

### CHECKRIGHT

- **Minimum balance to open the account** - You must deposit \$25.00 to open this account.
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### NOW INTEREST CHECKING

- **Minimum balance to open the account** - You must deposit \$50.00 to open this account.
  - **Transaction limitations** - Debit transactions (non-ATM, POS transactions) are limited to 15 per month.
  - **Rate information** - Your interest rate and annual percentage yield may change.
  - **Frequency of rate changes** - We may change the interest rate on your account at any time.
  - **Determination of rate** - At our discretion, we may change the interest rate on your account.
  - **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.
  - **Minimum balance to avoid imposition of a maintenance charge** - A maintenance charge of \$10.00 will be imposed in any month in which the average daily balance falls below \$1,000.00.
  - **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.
  - **Daily balance computation 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.
  - **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit checks drawn on this bank and no later than the business day we receive credit for all other noncash items (for example, checks).
  - **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
  - **Fees** - An excess per debit transaction charge will be assessed for each transaction in excess of the disclosed transaction limitations. Please refer to the Deposit Account Fee Schedule - Personal Accounts for more information.
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### PREMIER MONEY MARKET

- **Minimum balance to open the account** - You must deposit \$5,000.00 to open this account.
- **Transaction limitations** - Transfers from a Premier Money Market account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, draft, or similar order to third parties are limited to six (6) per statement cycle.
- **Rate information** - Your interest rate and annual percentage yield may change.
- **Frequency of rate changes** - We may change the interest rate on your account at any time.
- **Determination of rate** - At our discretion, we may change the interest rate on your account.
- **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.
- **Minimum balance to avoid imposition of a maintenance charge** - A maintenance charge of \$15.00 will be imposed in any month in which the daily balance falls below \$5,000.00.
- **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

- **Daily balance computation 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.
- **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit checks drawn on this bank and no later than the business day we receive credit for all other noncash items (for example, checks).
- **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
- **Fees** - An excess MMD transaction charge will be assessed for each transaction in excess of the disclosed transaction limitations. Please refer to the Deposit Account Fee Schedule - Personal Accounts for more information.

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## **STATEMENT SAVINGS**

- **Minimum balance to open the account** - You must deposit \$25.00 to open this account.
- **Transaction limitations** - Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited to six (6) per month with no transfers by check, draft, debit card, or similar order to third parties.
- **Rate information** - Your interest rate and annual percentage yield may change.
- **Frequency of rate changes** - We may change the interest rate on your account at any time.
- **Determination of rate** - At our discretion, we may change the interest rate on your account.
- **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.
- **Minimum balance to avoid imposition of a maintenance charge** - A maintenance fee of \$3.00 will be imposed in any month in which the daily balance falls below \$100.00.
- **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.
- **Daily balance computation 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.
- **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit checks drawn on this bank and no later than the business day we receive credit for all other noncash items (for example, checks).
- **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
- **Fees** - An excess activity fee may be charged for each transaction in excess of the disclosed transaction limitations. Please refer to the Deposit Account Fee Schedule - Personal Accounts for more information.

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## **KEYRATE<sup>SM</sup> SAVINGS**

- **Minimum balance to open the account** - You must deposit \$10,000.00 to open this account.
- **Transaction limitations** - Transfers from a KeyRate account to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited to six (6) per month with no transfers by check, draft, debit card, or similar order to third parties.
- **Rate information** - Your interest rate and annual percentage yield may change.
- **Frequency of rate changes** - We may change the interest rate on your account at any time.
- **Determination of rate** - At our discretion, we may change the interest rate on your account.
- **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain minimum balance of \$25,000.00 in the account each day to obtain the disclosed annual percentage yield.
- **Minimum balance to avoid imposition of a maintenance charge** - A maintenance charge of \$15.00 will be

imposed in any month in which the daily balance falls below \$10,000.

- **Compounding and crediting frequency** -Interest will be compounded every month. Interest will be credited to your account every month.
  - **Daily balance computation 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.
  - **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit checks drawn on this bank and no later than the business day we receive credit for all other noncash items (for example, checks).
  - **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
  - **Fees** - An excess activity fee may be charged for each transaction in excess of the disclosed transaction limitations. Please refer to the Deposit Account Fee Schedule - Personal Accounts for more information.
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### **PASSBOOK SAVINGS**

- **Minimum balance to open the account** - You must deposit \$25.00 to open this account.
  - **Transaction limitations** - Transfers from a Passbook account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by check, draft, or similar order to third parties are not permitted.
  - **Rate information** - Your interest rate and annual percentage yield may change.
  - **Frequency of rate changes** - We may change the interest rate on your account at any time.
  - **Determination of rate** - At our discretion, we may change the interest rate on your account.
  - **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$250.00 in the account each day to obtain the disclosed annual percentage yield.
  - **Minimum balance to avoid imposition of a maintenance charge** - A maintenance charge of \$4.00 will be imposed in any month in which the daily balance falls below \$250.00.
  - **Compounding and crediting frequency** – Interest will be compounded every month. Interest will be credit to your account every month.
  - **Daily balance computation 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.
  - **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit checks drawn on this bank and no later than the business day we receive credit for all other noncash items (for example, checks).
  - **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
  - **Fees** - An early closure fee may be charged for closing the account within 90 days of opening. Please refer to the Deposit Account Fee Schedule - Personal Account for more information.
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### **CERTIFICATES OF DEPOSIT** *(Two Year Step-Up Certificate of Deposit, Double Play Certificate of Deposit and Certificate of Deposit)*

- **Minimum balance to open the account** - You must deposit \$500.00 to a Certificate of Deposit.
- **Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.
- **Rate information** - You will be paid your initial interest rate on the certificate of deposit until first maturity or you have exercised the “Step-up” feature as described in this disclosure.

- **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.
- **Daily balance computation 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.
- **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
- **Transaction Limitations** -
  - You may not make any deposits into your account before maturity.
  - You may make withdrawals of principal from your account before maturity only if we agree at the time, you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
  - 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 after it is credited to your account.

*Please note: Any withdrawal from your IRA CD before you reach age 59½ will be subject to an IRS tax penalty of 10 percent of the amount you withdraw.*

- **Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) –**
  - **If your account has an original maturity of four months or less –**  
The fee we may impose will equal one month’s interest on the amount withdrawn subject to penalty.
  - **If your account has an original maturity of one year or less but more than four months -**  
The fee we may impose will equal three months’ interest on the amount withdrawn subject to penalty.
  - **If your account has an original maturity of three years or less but more than one year -**  
The fee we may impose will equal nine months’ interest on the amount withdrawn subject to penalty.
  - **If your account has an original maturity of more than three years –**  
The fee we may impose will equal 18 months’ interest on the amount withdrawn subject to penalty.

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. Other exceptions may also apply, for example, if this part of an IRA or other tax-deferred savings plan.

- **Time requirements** - Your account will mature \_\_\_\_\_.
- **Automatically renewable time account** - This account will automatically renew at maturity. The renewal term will be \_\_\_\_\_ months, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance, if any, and other features as the renewal term time deposit. You may prevent renewal if you withdraw the funds in the account at maturity or within the grace period mentioned below, if any, or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity. You will have ten calendar days after maturity to withdraw the funds without a penalty.
- **“Step-up” feature (if applicable) –**
  - **Two year Step-Up Certificate of Deposit** - You have the one time option to change the rate on your account for the remainder of its original term to the current rate. The current rate is defined as the rate being offered by the Bank (*at the time you exercise your option\**) on the CDs with the same term as the

original term of your account or, if not available, the 24-Month Certificate of Deposit.

- **Double Play Certificate of Deposit** (Term \_\_\_\_\_) - You have the option to change the rate on your account on two occasions during the original term of this certificate of deposit. If you decide to exercise this option\*, the rate will change to the current rate. The current rate is defined as the rate being offered by the Bank (at the time you exercise your option) on the CDs with the same term as the original term of your account.

*\*Signature Banking customers: **Please be reminded that when you exercise an option, the 0.10% added benefit does not apply.** This only applies with new or rollover CDs. If you renew your account, you may retain the “step-up” option for the renewed account at the term identified in this disclosure, only if the “step-up” feature is being offered on that particular term account at the time of renewal. Please inquire at time of renewal.*

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## **RELATIONSHIP BANKING** (For Personal Accounts Only)

Eagle Bank offers two Relationship Banking products designed to provide value and benefits to customers:

### **Signature Banking<sup>SM</sup>**

Each relationship product requires that all the deposit accounts to be consolidated in the relationship must be in the name of the primary owner. For the purpose of determining what the consolidated relationship balances are, we will consider the following deposit account types with Eagle Bank; however, the actual types allowed may vary with the specific Relationship Banking product.

- Checking accounts
- Premier and Limited Money Market accounts
- Savings accounts
- Certificates of Deposit
- IRAs

If your combined balances of the accounts designated within the relationship fall below the combined daily minimum balance requirement during your account statement cycle, you will be assessed a monthly maintenance charge. You may discontinue or change your Relationship Banking product at any time; however, the Bank requires you to do so in writing.

- **Signature Banking** - Must maintain a combined daily minimum balance of \$30,000.00 in a Signature Banking Checking account in combination with any of the following accounts with Eagle Bank:
  - Checking accounts
  - Premier and Limited Money Market accounts
  - Savings accounts
  - Certificates of Deposit
  - IRAs

Our Signature Banking product provide the following benefits:

- Checking account with no monthly maintenance charge and per debit charge
- No fees to purchase standard check orders or a discount on premium checks
- Unlimited non-Eagle Bank ATM transactions with no fee\*. Please note that a \$2.00 fee for each withdrawal may be imposed if monthly minimum combined balance of \$30,000 is not maintained.

- Overdraft Balance protection from savings with no fee
- No fees to purchase Money Orders and Treasurer's checks
- Bonus CD rates (*added 0.10% to current board rate at time of opening with new and rollover CDs*) \*\*
- Reduced safe deposit rent (*first year*)

A monthly maintenance charge of \$20.00 applies if your daily minimum combined balance drops below \$30,000.00. Please refer to the Deposit Account Fee Schedule - Personal Accounts for more information.

*\*Surcharges may be assessed by other institutions for the use of their ATM.*

*\*\*Not available with special offers. Available on new and rollover CDs. Not available on special offers and when step-up feature is exercised on Step-Up and Double Play CDs.*

### **Signature Checking**

- **Minimum balance to open the account** - You must deposit \$25.00 to open this account.

### **COMMON FEATURE**

Please refer to our Deposit Account Fee Schedule - Personal Accounts for additional information about charges. We may require not less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

## YOUR ACCOUNT

These are the account(s) you have opened or inquired about. Further details about these accounts are inside this disclosure.

**CHECKRIGHT**

**NOW INTEREST CHECKING**

The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**PREMIER MONEY MARKET**

Rate information

- If your daily balance is \$750,000.00 or more the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is \$500,000.00 or more but less than \$750,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is \$250,000.00 or more but less than \$500,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is \$100,000.00 or more but less than \$250,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is \$25,000.00 or more but less than \$100,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance \$2,500.00 or more but less than \$25,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- Daily balance greater than \$0 but less than \$2,500.00 the interest rate paid on the entire balance in your account will be 0% with an annual percentage yield of 0%.

**STATEMENT SAVINGS**

- The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**KEYRATE SAVINGS**

Rate information

- If your balance is \$750,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is \$500,000.00 but less than \$750,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is \$250,000 but less than \$500,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is \$100,000.00 or more but less than \$250,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

- If your daily balance is \$25,000.00 or more but less than \$100,000.00 the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.
- If your daily balance is greater than \$0 but less than \$25,000.00 the interest rate paid on the entire balance in your account will be 0% with an annual percentage yield of 0%.

**PASSBOOK SAVINGS**

- The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**CERTIFICATE OF DEPOSIT**

- The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid your initial interest rate on the certificate of deposit until first maturity.

**TWO YEAR STEP-UP CERTIFICATE**

- The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid your initial interest on the certificate of deposit until first maturity, or you have exercised the "Step-Up" feature as described in this disclosure.

**DOUBLE PLAY CERTIFICATE OF DEPOSIT**

- The interest rate for your account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid your initial interest rate on the certificate of deposit until first maturity or you have exercised the "Step-Up" feature as described in this disclosure.

**SIGNATURE CHECKING**

**EAGLE BANK  
350 BROADWAY  
EVERETT, MA 02149**