



ANNUAL DISCLOSURE NOTICES

September 2021

CHANGE IN TERMS

Federal Regulation D – Transfer Limitations

Savers Bank will no longer monitor or enforce the transfer limitations under Regulation D for savings and money market accounts.

CONSUMER ACCOUNTS

Notice of Massachusetts General Laws Chapter 167D, Section 2, "18-65" law – A natural person 18 years of age or under or 65 years of age or older is eligible to receive one demand deposit (NOW) account and one regular savings account with the following special features:

1. No minimum balance requirement
2. No charge for deposits or withdrawals
3. No charge for the initial order or subsequent orders of basic checks
4. Reduced overdraft and insufficient fund charges

Call **800.649.3036** for more information or to notify us of your eligibility.

Error Resolution Notice - In Case of Errors or Questions About Your Electronic Transfers, telephone us at 800.649.3036, or write us at Savers Bank, 270 Main Street; PO Box 250; Southbridge MA 01550, or email us through the contact form on our website at www.saversbank.com 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. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign- initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three 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.

Privacy Notice – Our Privacy notice is available on our website at saversbank.com. Using the link on the bottom of the home page titled “*Disclosures*”, you can obtain our Privacy notice. If you would prefer, you may contact us to request a copy of the Privacy notice and one will be given or mailed to you.

COMMERCIAL ACCOUNTS

Unlawful Internet Gambling – The Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006 prohibits any person engaged in the business of betting or wagering from knowingly accepting payments from another person in connection with unlawful internet gambling. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through your account or relationship with Savers Bank. Restricted transactions include, but are not limited to, those in which a person accepts credit (including through credit cards), electronic funds transfers, instruments (such as checks and drafts), or other proceeds from another person in connection with unlawful internet gambling.

CONSUMER AND COMMERCIAL ACCOUNTS

Fee Schedule - Effective December 1, 2021, some of our fees are changing. The new fee schedule is attached.