

Savers Bank
270 Main Street
Southbridge, MA 01550
1-800-649-3036

Tiered Rate Money Market

TIERED VARIABLE RATE INFORMATION

If your daily balance is equal to or greater than \$10.00 but less than \$2,500.00, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15% APY.

If your daily balance is equal to or greater than \$2,500.00 but less than \$10,000.00, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15% APY.

If your daily balance is equal to or greater than \$10,000.00 but less than \$50,000.00, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15% APY.

If your daily balance is equal to or greater than \$50,000.00 but less than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.15% with an annual percentage yield of 0.15% APY.

Your interest rate and annual percentage yield may change.

If your daily balance is equal to or greater than \$100,000.00, the interest rate paid on the entire balance in your account will be 0.20% with an annual percentage yield of 0.20% APY.

Your interest rate and annual percentage yield may change.

Determination of Rate

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

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Limitations on Rate Changes

There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded continuously and will be credited to your account monthly.

If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$2,500.00 to open this account.

You must maintain a minimum daily balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER

Refer to the Terms and Conditions section in our Important Information about Deposit Accounts brochure.

BALANCE COMPUTATION METHOD

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

ACCRUAL ON NONCASH DEPOSITS

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

FEES AND CHARGES

Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRANSACTION LIMITATIONS

Transfer from a Tiered Rate Money Market account to another account or to third parties by preauthorized, automatic telephone or computer transfer or other electronic means are limited to six per month.

CURRENT RATE INFORMATION

To obtain current rate and annual percentage yield information, please call 800-649-3036.