

UNDERSTANDING YOUR DEPOSIT ACCOUNT

TRUTH IN SAVINGS



TRUTH-IN-SAVINGS DISCLOSURE

STONEBRIDGE INTEREST CHECKING ACCOUNT

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.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Early Account Termination: An early account termination fee will be charged if you close your account within the first 90 days. Please refer to our separate fee schedule for additional information about charges.

STONEBRIDGE PREMIER MONEY MARKET ACCOUNT

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.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees - A minimum balance fee will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$1,000.00. 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. Please refer to our separate fee schedule for additional information about charges.

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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction limitations:

Transfers from a Stonebridge Premier Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per calendar month with no more than three by check, draft or similar order to third parties.

Fees:

An excessive transaction fee will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six transactions or three third party checks during the calendar month. Please refer to our separate fee schedule for additional information about charges.

Early Account Termination: An early account termination fee will be charged if you close your account within the first 90 days. Please refer to our separate fee schedule for additional information about charges.

COMMON FEATURES

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.

Check printing (fee depends on style and quantity of check ordered)

We may require not less than 7 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.

CERTIFICATE OF DEPOSIT/IRA

See separate rate sheet for current interest rates and annual percentage yields.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Minimum balance to open the account - You must deposit \$500.00 to open this account.

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.

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).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may not make withdrawals of principal from your account before maturity.

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 of crediting after it is credited to your account.

Time requirements - Please see Certificate of Deposit for maturity dates.

Early withdrawal penalties (withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty) -

- If your account has an original maturity of less than 12 months:
The fee we may impose will equal 90 days of interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 months up to 36 months:
The fee we may impose will equal 180 days of interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of 36 months or over:

The fee we may impose will equal 365 days of 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 is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. 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.

Each renewal term will be the same as the original term, 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 original time deposit.

You will have ten calendar days from maturity to withdraw the funds without a penalty.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure.

- STONEBRIDGE INTEREST CHECKING ACCOUNT**
- STONEBRIDGE PREMIER MONEY MARKET ACCOUNT**
- CERTIFICATE OF DEPOSIT/IRA**

Please see separate rate sheet for current interest rates and annual percentage yields.

CUSTOMER INFORMATION PROGRAM DISCLOSURE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



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