

<b>Minimum Balance Requirements</b>	You must deposit \$2,500 to open this account. You must maintain a minimum daily balance of \$2,500 to accrue interest. There is no minimum balance required to maintain the account.
<b>Monthly Service Fee</b>	There are no fees associated with this account for making deposits or making withdrawals.
<b>Other Fees and Service Charges</b>	Fees for certain banking services, when applicable, will be automatically deducted from your account and will be reported on your monthly statement, unless paid in cash for such service. If the service charge reduces the account balance to zero, the account may be automatically closed. Refer to Fee Schedule for specific charges.
<b>Interest</b>	This account earns interest. Interest rates are tiered based on the daily balance in your account. The interest rate(s) on your account are subject to change on Wednesday of each week. Refer to Rate Sheet for the interest rates that apply to your account. This is a simple interest account. Interest is earned based on the daily account balance. Interest is earned from the day of your first deposit through the last day of each month. Interest will be earned on a daily basis (360/360 day year) and will be credited to your account on the last business day of each month.
<b>Transaction Limitations</b>	Funds withdrawn from your account will be charged against the account immediately and the amount withdrawn will not accrue interest from the date of withdrawal to the end of the interest payment period. This account may be limited by law to a specific number of preauthorized or automatic transfers, including ACH debits from the account and internet transfers to a checking account, per statement cycle. This rule does not apply to repayments of loans held at this bank. Please refer to the fee schedule to view any limitations on preauthorized and automatic transfers per statement cycle and action that will be taken should these limitations be exceeded.

## VIII. Municipal Certificates of Deposit

Municipal Simple Interest CD	
<b>Account Features</b>	Pathfinder Bank gives you flexibility on your investment. We offer CD terms for Municipalities ranging from 30 days to 1 year. Simply pick the one best suited for your municipal business and its financial needs.
<b>Minimum Balance Requirements</b>	You must deposit \$1,000 to open this account. You must maintain a minimum balance of \$1,000 to accrue interest.
<b>Interest</b>	This account earns interest. The interest rate on your CD is determined at the discretion of the bank. Once your account is opened, the interest rate will remain in effect until the maturity date. Refer to Rate Sheet for the interest rates that apply to your account.  This is a simple interest account; interest is earned only on the original deposit. Interest is earned from the day of your first deposit through the date of maturity and will be credited to your account on the maturity date. Interest is earned on a daily basis (360/360 day year). Although your account accrues interest each day, you may not withdraw the accrued interest until the interest is credited to your account.
<b>Transaction Limitations</b>	No additional deposits may be made to the account after its initial opening amount until the maturity date. You may withdraw all the funds prior to the maturity date, a penalty may be imposed.
<b>Withdrawal Penalties</b>	We may impose a penalty if you withdraw all or part of the deposited funds before the maturity date. The penalty for early withdrawal will be loss of all accrued interest if the term of your account is less than 182 days. The penalty for early withdrawal will be a loss of 3 months interest on the original deposit if the term of your Time Deposit is 182 days to one year. The penalty for early withdrawal will be a loss of 6 month's interest on the original deposit if the term of your time Deposit is longer than one year. The penalty may require a reduction in your original deposit.
<b>Automatic Renewal</b>	Your account will automatically renew at maturity. If, at maturity or on subsequent maturities of your account, we are not offering a certificate of deposit account for your term, the new maturity date will be determined by using the nearest longer period of time for which we are offering certificate of deposit accounts. In no event shall the length of the term be 18 months longer than your original or subsequent renewal term. You will be mailed a maturity notice not less than 14 and not more than 30 days prior to the expiration of the term of the deposit. You will have 10 calendar days after the maturity to withdraw funds without penalty.

## IX. Fee Schedule

ATM and Debit Card Fees		
Deposits/Withdrawals	<b>\$2</b>	Per transaction, when performed at an ATM we do not own or operate.
Inquiries/Transfers	<b>\$2</b>	Per transaction, when performed at an ATM we do not own or operate.
Reject/Denial	<b>\$0.55</b>	Per transaction, when performed at an ATM we do not own or operate.
International Deposit/Withdrawal	<b>\$3</b>	Per transaction
International Inquiry/Transfer	<b>\$2</b>	Per inquiry
International ATM/POS Currency Conversion Fee	<b>2.00%</b>	Per transaction, percentage of amount withdrawn or spent will be charged as a fee
Card Replacement Fee	<b>\$10</b>	Per card (ATM or Debit)
You may be charged a fee when you use an ATM we do not own or operate by the ATM owner/operator and the owner/operator may charge you a fee for a balance inquiry even if you do not complete a transfer or withdrawal.		

Account Usage and Maintenance		
Early Closeout Fee	<b>\$25</b>	For checking and savings accounts, if account is closed within first 6 months of opening.
Early Withdrawal Fee	<b>\$50</b>	For certificates, when a withdrawal is performed before maturity. Additional fees may apply. Refer to your account disclosure for more information.
Returned Loan Payment	<b>\$20</b>	Per returned payment
Return of Deposited Item	<b>\$10</b>	Per returned item
Nonsufficient Funds	<b>\$17</b>	Per transaction
Uncollected Funds	<b>\$17</b>	Per transaction

Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	<b>\$17</b>	Per transaction, ACH presentment or ATM withdrawal request paid on non-sufficient funds
Money Service Business Fee	<b>\$200</b>	Per month, if account is used for a money service business.
Savings Overdraft Fee	<b>\$10</b>	Per occurrence, when your savings account is linked to your checking account and an overdraft occurs. Charged to your checking account.

### Collections, Transfers and ACH

Outgoing Domestic Wire Transfer	<b>\$25</b>	Each
Outgoing International Wire Transfer	<b>\$50</b>	Each
Incoming Wire Transfer	<b>\$20</b>	Each
Incoming Collection from Other Bank	<b>\$20</b>	Each
Automatic Loan Payment Not Processed	<b>\$10</b>	After 3 attempts to make your payment
Stop Payment on ACH	<b>\$35</b>	Per stop payment
Returned ACH Items	<b>\$17</b>	Per presentment

### Bank and Miscellaneous Items

Check Protest	<b>\$25</b>	Per protest (refers to a formal, written declaration stating that a check presented was dishonored.)
Return of Paid Checks	<b>\$20</b>	Per month
Check Images	<b>\$5</b>	Per statement cycle
CD of Account Statements and Images	<b>\$50</b>	Per disc
Certified Check	<b>\$25</b>	Per check written in which the bank guarantees the funds.
Money Orders	<b>\$3</b>	Per money order
Bank Checks	<b>\$7</b>	Per bank check
Stop Payment on Check	<b>\$35</b>	Per stop payment you request on a personal check, bank check or money order
Foreign Currency Exchange	<b>1%</b>	Of total exchanged
Foreign Draft Processing	<b>\$10</b>	Per occurrence
Foreign Currency Orders	<b>\$25</b>	Per \$2,500 for overnight processing
	<b>\$28</b>	Per \$2,500 for priority overnight processing
Small Zipper Bag	<b>\$10</b>	Per bag
Locking Zipper Bag	<b>\$50</b>	Per bag

### Administrative and Information Services

Processing Legal Papers	<b>\$100</b>	Per occurrence
Cash Advance Fee	<b>\$3</b>	Per advance
Account Research/Reconciliation	<b>\$40</b>	Per hour, with a minimum of \$10
Checking Statement Mailing Fee	<b>\$2</b>	Per month, if receiving paper statements for a checking account
Returned Statement Fee	<b>\$5</b>	Per statement that is returned to us as undeliverable
Copy of Account Statements and other bank items	<b>\$5</b>	Per item(s) copied (other items include tax forms, personal checks, money orders, bank checks.)

### Internet and Mobile Banking

Monthly Maintenance Fee	<b>Free</b>	
Mobile Banking	<b>Free</b>	
<b>Additional Online Banking Services:</b> Please ask your banking representative for access to the following services and about fees associated with these and other online banking services.		
Online ACH Origination Fee	<b>\$25</b>	Per month
	<b>\$0.10</b>	Per ACH item
	<b>\$3</b>	Per same day ACH item*
Online Wire Access Fee	<b>\$10</b>	Per month
Positive Pay	<b>\$35</b>	Per month, per account

\*Same Day ACH items are those set to process the same day they are submitted.

### Business Services

Remote Deposit Capture	<b>Refer to your eDeposit agreement for details about this service.</b>
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