

	<p>interest on the original deposit if the term of your certificate of deposit is longer than one year.</p> <p>For all CDs an additional Early Withdrawal Fee will be charged for withdrawals performed before account maturity. Please refer to the Fee Schedule. The bank penalty may require a reduction in your original deposit. A bank penalty will not be imposed for withdrawals prior to the maturity date if all or part of the funds withdrawn from the account are due to the death, disability, mental incompetency of the owner or co-owner of the account or if funds are part of a qualified normal distribution of IRA funds for participants of distribution age. Account closures prior to the maturity date, including IRA accounts, are subject to all bank penalties. Non-qualified closures or withdrawals from an IRA account may also be subject to IRS penalties.</p>
Automatic Renewal	<p>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. For CDs longer than 30 days: 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.</p>

Choose Your Term CD Special

Account Features	Pick a CD term that suits your needs. Your rate is guaranteed for the chosen term, offering both flexibility and a competitive rate tailored to you.
Minimum Balance Requirements	You must deposit \$1,000 to open a Certificate of Deposit account. You must maintain a minimum balance of \$1,000 to accrue interest.
Interest and Term	You may choose any term between 13 months and 24 months for this CD. 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.
Transaction Limitations	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.
Withdrawal Penalties	<p>The penalty for early withdrawal will be a loss of 6 month's interest on the original deposit.</p> <p>For all CDs an additional Early Withdrawal Fee will be charged for withdrawals performed before account maturity. Please refer to the Fee Schedule. The bank penalty may require a reduction in your original deposit. A bank penalty will not be imposed for withdrawals prior to the maturity date if all or part of the funds withdrawn from the account are due to the death, disability, mental incompetency of the owner or co-owner of the account or if funds are part of a qualified normal distribution of IRA funds for participants of distribution age. Account closures prior to the maturity date, including IRA accounts, are subject to all bank penalties. Non-qualified closures or withdrawals from an IRA account may also be subject to IRS penalties.</p>
Automatic Renewal	Your account will automatically renew at maturity. At maturity, this CD will mature to a term of 12 months. 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.

V. Fee Schedule

ATM and Debit Card Fees

Deposits/Withdrawals	\$2	Per transaction, when performed at an ATM we do not own or operate.
Inquiries/Transfers	\$2	Per transaction, when performed at an ATM we do not own or operate.
Reject/Denial	\$0.55	Per transaction, when performed at an ATM we do not own or operate.
International Deposit/Withdrawal	\$3	Per transaction
International Inquiry/Transfer	\$2	Per inquiry
International ATM/POS Currency Conversion Fee	2.00%	Per transaction, percentage of amount withdrawn or spent will be charged as a fee
Card Replacement Fee	\$10	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	\$25	For checking and savings accounts, if account is closed within first 6 months of opening.
Early Withdrawal Fee	\$50	For certificates, when a withdrawal is performed before maturity. Additional fees may apply. Refer to your account disclosure for more information.
Returned Loan Payment	\$20	Per returned payment
Return of Deposited Item	\$10	Per returned item
Nonsufficient Funds	\$17	Per transaction
Uncollected Funds	\$17	Per transaction
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$17	Per transaction, ACH presentment or ATM withdrawal request paid on non-sufficient funds
Savings Overdraft Fee	\$10	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	\$25	Each
Outgoing International Wire Transfer	\$50	Each
Incoming Wire Transfer	\$20	Each
Incoming Collection from Other Bank	\$20	Each

Automatic Loan Payment Not Processed	\$10	After 3 attempts to make your payment
Stop Payment on ACH	\$35	Per stop payment
Returned ACH Items	\$17	Per presentment

Bank and Miscellaneous Items

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

Administrative and Information Services

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

Internet and Mobile Banking

Monthly Maintenance Fee	Free
Bill Payments	Free
Mobile Banking	Free

VI. Disclosures for New Account Inquiries

This information is part of our Deposit Account Agreement but are not the complete deposit contract. When you open an account, or when you request it, we will provide our full Deposit Account Agreement, which contains the complete deposit contract.

1. Personal Information at Account Opening and Thereafter

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account. When you open a personal account, we will ask for your name, residential address, date of birth, social security number and other identifying information, which will allow us to verify your identity. When you open a business account, we will ask for your business name, tax identification number and business address, which will allow us to verify your business. You must notify the bank should any of the information you provided at account opening changes. Failure to notify us of changes to your personal information could result in holds to your accounts and/or interruption in the delivery of your monthly account statements.

2. Withdrawals and Posting Order

Pathfinder Bank posts credits first, then debits when received via ACH. Other items, such as ATM transactions and point of sale transactions when your PIN is used post as the transactions occur. Pinless transactions, such as debit card purchases that you perform as credit post to your account when we receive the transaction from the merchant and will post to your account anytime throughout the day. Checks and other written orders drawn on funds in your account will be charged against the account the same day presented for payment. Checks and drafts received through the clearing system will be posted to your account in the order that they are presented to the financial institution. There is no limit to the number of withdrawal that you can make from the account. The cost of any personalized checks will be automatically deducted from your account.

3. Interest on Checking and Savings Accounts

If you open a checking or savings account that pays interest, you will be provided with a rate sheet that outlines the current interest rate and Annual Percentage Yield (APY) for the account. This rate sheet is considered part of this agreement. The interest rate of your account is determined at the discretion of the bank and is subject to change at the discretion of the Bank. The Interest Rate and APY on your account are dependent upon the daily balance in your account. The APY disclosed is the measure of how much interest an account will earn if the funds on deposit and all credited interest remain on deposit for a full year, and the interest rate remains the same throughout the year.

For cash deposits, wire transfers and electronic direct deposits, interest will begin to accrue on the business day of your deposit. For non-cash deposits, interest will begin