



## Business and Municipal Account Disclosures and Fee Schedule

This is the business and municipal account disclosures and fee schedule that contains information and account specific terms for all of our business and municipal deposit accounts. This document is part of the Deposit Account Agreement for your account. Additional information about our products and services will be found within this document.

It is recommended to retain a copy of these disclosures, however we update them regularly. You can access the most recent version on our website, by visiting a branch, or by requesting it when you contact us.

### Contact Us

**By Phone:** 315-343-0057 or 1-800-811-5620

**By Email:** [contactus@pathfinderbank.com](mailto:contactus@pathfinderbank.com)

**Website:** [www.pathfinderbank.com](http://www.pathfinderbank.com)

**By Mail:** Pathfinder Bank  
214 West 1st Street, Oswego, NY 13126

**EFTs:** In case of errors or questions about your electronic transfers, call us at (315) 343-0057 or 1-800-811-5620

**Lost or Stolen Debit Card:** 1-800-472-3272 or 973-682-2652 (outside the US)

Contact our Business Services Team: [BusinessServices@pathfinderbank.com](mailto:BusinessServices@pathfinderbank.com)

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## Business Product Information

### I. Business Checking Accounts

#### Free Business Checking

<b>Account Features</b>	Our free business checking is the perfect option for small businesses and organizations with basic banking needs. Earn points for all non-PIN debit card purchases and redeem points for a wide array of products, merchant gift cards, cash and more. <ul style="list-style-type: none"> <li>• Visa Debit Card with uChoose Reward Program</li> <li>• Unlimited Check Writing</li> <li>• Online Banking and BillPay</li> <li>• Mobile Banking and Mobile Deposit</li> <li>• eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. There is no minimum balance required to maintain the account.
<b>Monthly Service Fee</b>	There is no monthly service fee associated with this account.
<b>Transaction and Activity Fees</b>	A \$0.40 transaction fee applies for each item processed over 350 transactions. This includes deposits, ACH debits/credits, checks paid, deposited items, ATM debits/credits, and debit card/POS purchases. A \$0.15 cash deposit fee applies per \$100 cash deposited over the \$10,000 monthly cash deposit allowance.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement.
<b>Interest</b>	This account does not earn interest.
<b>Extended Overdraft Privilege</b>	Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$700.

#### Simple Business Checking

<b>Account Features</b>	Our simple business checking is designed for businesses with high cash flow and transaction volume. The flat monthly fee helps avoid added expenses so you can focus on your business and not on fees. <ul style="list-style-type: none"> <li>• Visa Debit Card with uChoose Reward Program</li> <li>• Unlimited Check Writing</li> <li>• Online Banking and BillPay</li> <li>• Mobile Banking and Mobile Deposit</li> <li>• eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. There is no minimum balance required to maintain the account.
<b>Monthly Service Fee</b>	A \$25.00 service charge will be imposed every month on this account.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement.
<b>Interest</b>	This account does not earn interest.
<b>Extended Overdraft Privilege</b>	Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$700.

#### Analyzed Business Checking

<b>Account Features</b>	Our analyzed business checking is a great choice for businesses with high account balances and high transaction volume. The monthly earnings credit offsets maintenance and account fees to help keep costs low. <ul style="list-style-type: none"> <li>• Visa Debit Card with uChoose Reward Program</li> <li>• Unlimited Check Writing</li> <li>• Online Banking and BillPay</li> <li>• Mobile Banking and Mobile Deposit</li> <li>• eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. There is no minimum balance required to maintain the account.
<b>Monthly Service Fee</b>	A \$15.00 service charge will be imposed every month on this account. Transaction/Activity fees apply for the following items: <ul style="list-style-type: none"> <li>• \$0.50 per deposit made</li> <li>• \$0.15 per deposited item</li> <li>• \$0.20 per check paid</li> <li>• \$0.50 per ACH item</li> <li>• \$0.15 per \$100 cash deposited</li> </ul>
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. Earnings credits, when applicable, may reduce your monthly service charges by applying an earnings credit rate to the daily collected balance in your account. Earnings credits shall never be more than the imposed service charge would have been.
<b>Earnings Credit</b>	An earnings credit will be calculated towards the reduction of service charges on your analyzed account. The earnings credit will be determined by the bank on the first day of each month, to be in effect for that month, and may change on the first day of any month. The earnings credit is set at the discretion of the bank. No index or rate is used to determine the earnings credit. All earnings credits calculated for the month may only be used in the month in which the earnings credit is earned, no carry over is allowed. Your collected balance will be reduced by a 10% reserve requirement prior to the calculation of the earnings credit. Refer to Rate Sheet for the earnings credit rates that apply to your account.
<b>Extended Overdraft Privilege</b>	Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$700.

## Business Interest Checking

<b>Account Features</b>	Our business interest checking is a simple, interest-bearing account for sole-proprietorships, organizations, trusts and non-corporations. Enjoy all the perks of our free business checking while you earn interest on balances over \$1,000. <ul style="list-style-type: none"> <li>• Visa Debit Card with uChoose Reward Program</li> <li>• Unlimited Check Writing</li> <li>• Online Banking and BillPay</li> <li>• Mobile Banking and Mobile Deposit</li> <li>• eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. You must maintain a minimum daily balance of \$1000 to accrue interest and avoid the monthly service fee.
<b>Monthly Service Fee</b>	A \$10.00 service charge will be imposed each month if the daily balance in the account falls below \$1000 any day of the month.
<b>Transaction and Activity Fees</b>	A \$0.40 transaction fee applies for each item processed over 350 transactions. This includes deposits, ACH debits/credits, checks paid, deposited items, ATM debits/credits, and debit card/POS purchases. A \$0.15 cash deposit fee applies per \$100 cash deposited over the \$10,000 monthly cash deposit allowance.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement.
<b>Interest</b>	This account earns interest. The interest rate(s) on your account are subject to change on the first day of any month. Refer to Rate Sheet for the interest rates that apply to your account.
<b>Extended Overdraft Privilege</b>	Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$700.

## eDeposit Checking

<b>Account Features</b>	Our eDeposit checking account pairs with our remote deposit capture service to bring you the convenience of depositing checks from your desk – no branch visit necessary. The monthly earnings credit also helps offset maintenance and account fees to help keep costs low. Contact our Business Services team to get started. <ul style="list-style-type: none"> <li>• Remote Deposit Capture for convenient check deposits without the trip to the bank</li> <li>• Visa Debit Card with uChoose Reward Program</li> <li>• Unlimited Check Writing</li> <li>• Online Banking and BillPay</li> <li>• Mobile Banking and Mobile Deposit</li> <li>• eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. There is no minimum balance required to maintain the account.
<b>Monthly Service Fee</b>	A \$50.00 service charge will be imposed every month on this account. Transaction/Activity fees apply for the following items: <ul style="list-style-type: none"> <li>• \$0.10 per eDeposit made</li> <li>• \$0.50 per deposit made in branch</li> <li>• \$0.15 per deposited item</li> <li>• \$0.20 per check paid</li> <li>• \$0.50 per ACH item</li> <li>• \$0.15 per \$100 cash deposited</li> </ul>
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. Earnings credits, when applicable, may reduce your monthly service charges by applying an earnings credit rate to the daily collected balance in your account. Earnings credits shall never be more than the imposed service charge would have been.
<b>Earnings Credit</b>	An earnings credit will be calculated towards the reduction of service charges on your analyzed account. The earnings credit will be determined by the bank on the first day of each month, to be in effect for that month, and may change on the first day of any month. The earnings credit is set at the discretion of the bank. No index or rate is used to determine the earnings credit. All earnings credits calculated for the month may only be used in the month in which the earnings credit is earned, no carry over is allowed. Your collected balance will be reduced by a 10% reserve requirement prior to the calculation of the earnings credit. Refer to Rate Sheet for the earnings credit rates that apply to your account.
<b>Extended Overdraft Privilege</b>	Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$700.

## Estate Checking

<b>Account Features</b>	Our estate checking is an interest-bearing checking account designed for executors or court-appointed administrators of estates to manage and distribute estate assets. Easily manage estate funds while you consolidate assets with easy access to cash to cover expenses. <ul style="list-style-type: none"> <li>• Unlimited Check Writing</li> <li>• Online Banking and BillPay</li> <li>• Mobile Banking and Mobile Deposit</li> <li>• eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. You must maintain a minimum daily balance of \$100 to accrue interest and avoid the monthly service fee.
<b>Monthly Service Fee</b>	A \$5.00 service charge will be imposed each month if the daily balance in the account falls below \$100 any day of the month.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. If the service charge reduces the account balance to zero, the account will be automatically closed.
<b>Interest</b>	This account earns interest. The interest rate(s) on your account are subject to change on the first day of any month. Refer to Rate Sheet for the interest rates that apply to your account.
<b>Extended Overdraft Privilege</b>	Extended overdraft privilege is not permitted on this account.

## IOLA Checking

<b>Account Features</b>	The New York State Interest on Lawyer Account Fund ("IOLA") helps low income people in New York State obtain help with civil legal problems affecting their most basic needs, such as food, shelter, jobs and access to health care. The IOLA program is a partnership of lawyers, banks and community organizations. Our IOLA checking account is available for law firms and attorneys to house client funds while earning interest to support the New York State IOLA program. Online enrollment in the IOLA Fund is required within 30 days of attorneys or law firms opening a new account. This must be done by the attorney after the account is open.
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. You must maintain a minimum daily balance of \$100 to accrue interest. There is no minimum balance required to maintain this account.
<b>Monthly Service Fee</b>	A \$5.00 monthly maintenance charge will be imposed against the interest earned on your account. If the interest earned on the account is not sufficient to cover the monthly maintenance charge, the amount of interest earned for that month will become the maintenance charge for that month.
<b>Other Fees and Service Charges</b>	Allowable fees for other services or activities are the responsibility of the lawyer or law firm maintaining the IOLA account. These fees may be charged to the lawyer or law firm's operating account with Pathfinder Bank. Alternatively, the lawyer may deposit "reasonably sufficient" funds of their own to the IOLA account to cover any fees that are charged to the IOLA.
<b>Interest</b>	This account earns interest. The interest rate(s) on your account are subject to change on the first day of any month and must be approved by the IOLA fund. Refer to Rate Sheet for the interest rates that apply to your account.
<b>Extended Overdraft Privilege</b>	Extended Overdraft Privilege is not permitted on this account.

## Landlord Tenant Account

<b>Account Features</b>	This is a non-interest bearing business checking account in which a custodian (landlord) opens savings accounts on behalf of subordinates (tenants) to house rental security deposits. The subordinate accounts are linked to the checking account. As landlord, you may be entitled to an annual 1% administrative fee for maintaining the security deposit funds. This fee will be deducted from the interest earned on the subordinate accounts. If interest earned is insufficient for paying the 1% annual fee, the landlord only receives as much as the interest earned. Each month you will be mailed a summary or detail statement reporting all transactions affecting the checking account as well as all attached subordinate accounts.
<b>Minimum Balance Requirements</b>	There is no minimum balance to open the landlord checking account. The minimum balance to open each tenant savings account is \$100. The minimum balance to earn interest in each tenant savings account is \$300.
<b>Monthly Service Fee</b>	There is no monthly service fee associated with this account.
<b>Tax Reporting</b>	100% of the interest earned on the tenant savings accounts is reportable as interest earned for the tenants for 1099-INT reporting. The landlord portion is reportable as fee income on 1099-MISC.
<b>Interest</b>	The tenant savings accounts earn interest. The interest rate(s) on your account are subject to change on the first day of any month. Refer to Rate Sheet for the interest rates that apply to your account.
<b>Extended Overdraft Privilege</b>	Extended Overdraft Privilege is not permitted on this account.

## Sweep Checking

<b>Account Features</b>	This is an interest-bearing checking account in which funds from other linked accounts will sweep to and from each business day to maintain a set balance in the linked account. Interest may only be earned on funds that are in the sweep checking account when interest is calculated. All sweep transactions take place automatically during nightly processing after all ACH debits and credits are paid and all checks have cleared. All movements of funds are reported each business day. Sweep account may only be linked to accounts that are owned by the same Tax ID number.
<b>Minimum Balance Requirements</b>	There are no minimum balance requirements to open or to maintain the account. There is no minimum balance requirement to accrue interest.
<b>Monthly Service Fee</b>	There is no monthly service fee associated with this account.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. Refer to Fee Schedule for specific charges.
<b>Interest</b>	This account earns interest. 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.
<b>Extended Overdraft Privilege</b>	Extended Overdraft Privilege is not permitted on this account.

## II. Business Savings Accounts

### Business Savings

<b>Account Features</b>	Our business savings account is a variable rate savings account that can help you build savings for your business. The low minimum balance requirement and tiered interest rates for higher earning on higher balances makes this account a great option to start saving for future needs and business expenses.
<b>Minimum Balance Requirements</b>	You must deposit \$300 to open this account. You must maintain a minimum daily balance of \$300 to accrue interest and avoid the monthly service fee.
<b>Monthly Service Fee</b>	A \$5.00 service charge will be imposed each month if the daily balance in the account falls below \$300 any day of the month.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. If the service charge reduces the account balance to zero, the account will be automatically closed.
<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 the first day of any month. Refer to Rate Sheet for the interest rates that apply to your account.
<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.

### Funeral Trust Savings

<b>Account Features</b>	This is a savings account in which the funeral home opens on behalf of an individual to house funds for future funeral expenses. The individual does not have direct access to the funds through the bank.
<b>Minimum Balance Requirements</b>	You must deposit at least \$0.01 to open this account. There is no minimum balance required to maintain the account or earn interest.
<b>Monthly Service Fee</b>	There is no monthly service fee associated with this account.
<b>Tax Reporting</b>	100% of the interest earned on the funeral trust account is reportable as interest earned for the individual for 1099-INT reporting.
<b>Interest</b>	This account earns interest. The interest rate(s) on your account are subject to change on the first day of any month. Refer to Rate Sheet for the interest rates that apply to your account.
<b>Transaction Limitations</b>	Withdrawals from this account are not allowed by the individual through the bank. All transactions affecting the account must be processed through the funeral home.

### III. Business Money Market Deposit Accounts (MMDA)

#### Executive MMDA

<b>Account Features</b>	A standard money market deposit account that offers competitive interest rates and a low minimum balance requirement. <ul style="list-style-type: none"> <li>• Direct check writing ability</li> <li>• Free digital banking</li> <li>• Free ATM card</li> </ul>
<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. You must maintain a minimum daily balance of \$10,000 to avoid the monthly service fee.
<b>Monthly Service Fee</b>	A \$10.00 service charge will be imposed each month if the daily balance in the account falls below \$10,000 any day of the month.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. If the service charge reduces the account balance to zero, the account may be automatically closed. If you open your account with a deposit amount less than the minimum balance to avoid service charges, you will have 30 days from account opening to bring the balance to the minimum to avoid service 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.
<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.

#### High Yield Business MMDA Promo

<b>Account Features</b>	A high yield money market deposit account that pays higher rates on higher balances. Businesses with funds in a non-interest bearing Pathfinder Bank checking account may qualify for a promotional rate increase on funds in the MMDA. <ul style="list-style-type: none"> <li>• Direct check writing ability</li> <li>• Free digital banking</li> <li>• Free ATM card</li> </ul>
<b>Rate Increase Promotion</b>	You must have a Pathfinder Bank non-interest bearing business checking account with a balance of \$250,000 or higher to obtain the 1.00% rate increase on this account.
<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. You must maintain a minimum daily balance of \$10,000 to avoid the monthly service fee.
<b>Monthly Service Fee</b>	A \$10.00 service charge will be imposed each month if the daily balance in the account falls below \$10,000 any day of the month.
<b>Other Fees and Service Charges</b>	Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. If the service charge reduces the account balance to zero, the account may be automatically closed. If you open your account with a deposit amount less than the minimum balance to avoid service charges, you will have 30 days from account opening to bring the balance to the minimum to avoid service 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.
<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.

#### IV. Business Certificates of Deposit

Business Certificates of Deposit	
<b>Account Features</b>	Pathfinder Bank gives you flexibility on your investment. We offer a wide range of CD terms from 30 days to 7 years as well as promotional rates and terms for limited time specials. Simply pick the one best suited for your business and its financial needs.
<b>Minimum Balance Requirements</b>	You must deposit \$1,000 to open a Certificate of Deposit 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.
<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>	For 30 Day CDs there is no penalty imposed if at least 7 days prior to prematurely closing your account you provide the bank with written notice of your intention to close the account. If you do not give us prior written notice on your intent to withdraw these funds all accrued interest will be forfeited. For CDs with terms longer than 30 days the penalty for early withdrawal will be a loss of 3 month's interest on the original deposit if the term of your certificate of deposit is one year or less. The penalty for early withdrawal will be a loss of 6 month's interest on the original deposit if the term of your certificate of deposit is longer than one year. 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.
<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. 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.

Funeral Trust CD	
<b>Account Features</b>	This is a certificate of deposit in which the funeral home opens on behalf of an individual to house funds for future funeral expenses. The individual does not have direct access to the funds through the bank.
<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.
<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. Withdrawals from this account are not allowed by the individual through the bank. All transactions affecting the account must be processed through the funeral home.
<b>Withdrawal Penalties</b>	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.
<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. 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.
<b>Tax Reporting</b>	100% of the interest earned on the funeral trust account is reportable as interest earned for the individual for 1099-INT reporting.

Choose Your Term CD Special	
<b>Account Features</b>	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.
<b>Minimum Balance Requirements</b>	You must deposit \$1,000 to open a Certificate of Deposit account. You must maintain a minimum balance of \$1,000 to accrue interest.
<b>Interest and Term</b>	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.
<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>	The penalty for early withdrawal will be a loss of 6 month's interest on the original deposit. 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.
<b>Automatic Renewal</b>	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.

## Municipal Product Information

### V. Municipal Checking Accounts

#### Municipal Demand Checking

<b>Account Features</b>	Our Municipal Demand checking is a straightforward checking account to manage your municipality's day to day needs with no monthly fees and unlimited transactions. Speak to one of our Business Services representatives for additional products and services that may enhance your banking experience. <ul style="list-style-type: none"> <li>Unlimited Check Writing</li> <li>Online Banking and BillPay</li> <li>Mobile Banking and Mobile Deposit</li> <li>eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$25 to open this account. 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.
<b>Interest</b>	This account does not earn interest.
<b>Extended Overdraft Privilege</b>	Extended Overdraft Privilege is not permitted on this account.

#### Municipal NOW Checking

<b>Account Features</b>	Our Municipal NOW account offers all of the benefits of our Demand checking with the added benefit of interest earned on your deposit balance. Speak to one of our Business Services representatives for additional products and services that may enhance your banking experience. <ul style="list-style-type: none"> <li>Unlimited Check Writing</li> <li>Online Banking and BillPay</li> <li>Mobile Banking and Mobile Deposit</li> <li>eStatements Available</li> </ul>
<b>Minimum Balance Requirements</b>	You must deposit \$500 to open this account. You must maintain a minimum daily balance of \$100 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. Refer to Fee Schedule for specific charges.
<b>Interest</b>	This account earns interest. 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>Extended Overdraft Privilege</b>	Extended Overdraft Privilege is not permitted on this account.

### VI. Municipal Savings Accounts

#### Municipal Savings

<b>Account Features</b>	Our Municipal Savings account is a great option to gain long-term stability with low minimum balance requirements and no monthly service fees.
<b>Minimum Balance Requirements</b>	You must deposit \$100 to open this account. You must maintain a minimum daily balance of \$100 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 will be automatically closed.
<b>Interest</b>	This account earns interest. 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.

### VII. Municipal Money Market Deposit Accounts

#### Municipal MMDA

<b>Account Features</b>	Our Municipal money market deposit accounts offer competitive interest rates and a low minimum balance requirement. Enjoy greater earnings without losing out on access to funds. <ul style="list-style-type: none"> <li>Direct check writing ability</li> <li>Free digital banking</li> </ul>
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	<ul style="list-style-type: none"> <li>Free ATM card</li> </ul>
<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.

### 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>
Merchant Services	<b>Refer to your Merchant Services agreement for fees associated with this service.</b>
Corporate Origination	<b>Refer to your Corporate Origination agreement for fees associated with this service.</b>
Tax Collection (Municipal Only)	<b>Refer to your Tax Collection agreement for fees associated with this service.</b>

## X. 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 to accrue no later than the business day we receive credit for the deposit of non-cash items (for example: checks).

We use the daily balance method to calculate the interest earned on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded on a daily basis (365/365 day year, 366 day leap year) and will be credited to your account on the last business day of each month and on the maturity date of your account.

### **4. Account Statements for Checking and Savings Accounts**

You will receive your monthly statement at the end of each month reporting all transactions affecting your account within the monthly statement cycle. A per statement fee will be assessed each month you receive a paper statement for a checking account. Images of checks paid are also available. Please refer to the Account Disclosures and Fee Schedule.

### **5. Savings Account Withdrawal Limits**

Funds withdrawn from a savings account or MMDA 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.

### **6. Certificates of Deposit**

A certificate of deposit, known as a CD, is a deposit account held with the Bank for a set period of time. This disclosure pertains to both retirement and non-retirement CD options. When you open a CD, you commit to keeping the deposited amount (principal) in the account. If a check deposit is made at the CD's opening or during renewal and the check bounces, the amount will be deducted from the CD balance. The CD will remain open with the reduced balance if funds are left. If the balance reaches zero after deducting the bounced check, the CD will be closed. In the event of a negative balance post-deduction, immediate repayment of the overdraft is required. The following items refer specifically to Certificates of Deposit and do not apply to checking or savings accounts.

#### **a. Term and Transaction Limitations**

The term is the number of days, months or years that you agree to keep your money on deposit in the CD. Withdrawal or closure before the end of a CD term can result in withdrawal penalties. No additional deposits may be made to the CD after its initial opening amount until the maturity date.

#### **b. Maturity Date and Grace Period**

The maturity date is the last day of your CD's term. The grace period is the 10 calendar days after the maturity date for CDs with a term longer than 30 days. You may change the term of your CD, make additional deposits (non-retirement CDs only), or withdraw funds from your CD without penalty on the maturity date and during the 10 day grace period.

#### **c. Automatic Renewal**

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.

#### **d. Interest and Annual Percentage Yield (APY) on a CD**

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. We use the daily balance method to calculate the interest earned on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded on a daily basis (365/365 day year, 366 day leap year) and will be credited to your account on the last business day of each month and on the maturity date of your account. For 30 Day CDs, interest will be credited to your account on the maturity date only.

The APY disclosed assumes principal and interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The APY disclosed is rounded to the nearest one-hundredth of one percentage point (0.01) and expressed to two decimal places.

#### **e. Account Statements for CDs**

For all certificates that are longer than 30 days you will receive quarterly statements on the last business day of each quarter ending March, June, September and December. 30 Day certificates will receive a statement at the end of each month reporting all transactions affecting your account within the monthly statement cycle.

### **7. Internet Gambling Transaction Limitations**

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through business accounts. This prohibition became effective June 1, 2010.



## BRANCH HOURS AND ATM LOCATIONS



### BRANCH LOCATIONS

#### CENTRAL SQUARE

3025 East Ave  
315.676.2265

Lobby and Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### CICERO

6194 State Route 31  
315.752.0033

Lobby and Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### CLAY

3775 Route 31  
315.593.4400

Lobby and Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### FULTON

5 W. First Street South  
315.592.9545

Lobby and Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### LACONA

1897 Harwood Drive  
315.387.3437

Lobby Hours  
Mon - Thurs: 8:00am - 4:00pm  
Friday: 8:00am - 5:00pm

#### MEXICO

3361 Main Street  
315.963.7248

Lobby and Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### OSWEGO DOWNTOWN DRIVE-THRU

34 East Bridge Street  
315.343.2577

Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### OSWEGO MAIN OFFICE

214 West First Street  
315.343.0057

Lobby Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### OSWEGO PLAZA OFFICE

291 State Route 104 East  
315.343.4483

Lobby and Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### DOWNTOWN SYRACUSE OFFICE

109 West Fayette Street  
315.207.8020

Lobby Hours  
Mon - Fri: 8:00am - 4:00pm

#### SOUTHWEST SYRACUSE OFFICE

506 West Onondaga Street  
315.413.7714

Lobby Hours  
Mon - Fri: 9:00am - 4:00pm  
Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

#### EAST SYRACUSE

6611 Manlius Center Road  
315.437.1850

Lobby and Drive-Thru Hours  
Mon - Thurs: 8:30am - 4:00pm  
Friday: 8:30am - 5:00pm

### ATM LOCATIONS

#### CENTRAL SQUARE

3025 East Avenue  
(Drive-up Side of Building)

#### CICERO

6194 State Route 31  
(Drive-up Side of Building)

#### CLAY

3775 Route 31  
(Drive-up Side of Building)

#### EAST SYRACUSE

6611 Manlius Center Road  
(Walk Up In Front Vestibule or  
Drive-Up Side of Building)

#### FULTON

5 West First Street South  
(Drive-up Side of Building)  
516 South 2nd Street  
(Free Standing Drive-up Kiosk)

#### LACONA

1897 Harwood Drive  
(Walk-Up)

#### MEXICO

3361 Main Street  
(Walk-Up)

#### OSWEGO

214 West First Street  
(Walk-Up)  
2nd Street Main Office  
(Walk-Up Rear Parking Lot Location)  
34 East Bridge Street  
(Free Standing Drive-Up Kiosk)  
291 State Route 104 East  
(Free Standing Drive-up Kiosk)

#### PHOENIX

Lamson Corners - Byrne Dairy 9255  
Oswego Road  
(Free Standing Drive-Up Kiosk)

#### PULASKI

Byrne Dairy 3739 Route 13  
(Free Standing Drive-Up Kiosk)

#### SYRACUSE

109 West Fayette Street  
(Walk-up)  
506 West Onondaga Street  
(Free Standing Drive-Up Kiosk)

\*ATMs available 24 hours a day, 7 days a week

Find us on the map.  
Scan to access our Locations page.

