



Personal Account Disclosures and Fee Schedule

This is the personal account disclosures and fee schedule that contains information and account specific terms for all of our personal 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

Website: 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)

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Personal Product Information

I. Personal Checking Accounts

Free and Easy Checking

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| Account Features | Bank free with no strings attached. Our free and easy checking account gives you just what you need to stay on top of funds. Earn points for all non-PIN debit card purchases and redeem points for a wide array of products, merchant gift cards, cash and more. You must be at least 17 years of age to open this account. <ul style="list-style-type: none"> • Visa Debit Card with uChoose Reward Program • Unlimited Check Writing • Online Banking and BillPay • Mobile Banking and Mobile Deposit • eStatements Available |
| Minimum Balance Requirements | You must deposit \$25 to open this account. There is no minimum balance required to maintain the account. |
| Monthly Service Fee | There is no monthly service fee associated with this account. |
| Other Fees and Service Charges | There are no fees for making deposits or making withdrawals at one of our banking facilities or at an Automated Teller Machine (ATM) we own and operate. 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. You may be charged a fee for using an ATM we do not own or operate. |
| Interest | This account does not earn interest. |
| Extended Overdraft Privilege | Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$750. Overdraft is not permitted for those who are under 18 years of age. Withdrawals processed against your account, if paid by the extended overdraft program, that overdraw your account for less than \$5.00 will not be charged an extended overdraft fee. |

Value Checking

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| Account Features | Our Value Checking is a safe, low-stress account that covers all your financial basics without the worry of overdraft fees. You must be at least 16 years of age to open this account. All accounts for those under the age of 18 must have an adult as a joint owner. <ul style="list-style-type: none"> • Allpoint Debit Card with access to over 55,000 surcharge-free ATMs • No Overdraft Fees • Online Banking and BillPay • Mobile Banking and Mobile Deposit • eStatements Available |
| Minimum Balance Requirements | You must deposit \$25 to open this account. You must maintain a minimum daily balance of \$25 to avoid the monthly service fee. |
| Monthly Service Fee | A \$1.00 service charge will be imposed each month if the daily balance in the account falls below \$25 any day of the month. |
| Other Fees and Service Charges | Monthly service fees and other 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. You may be charged a fee for using an ATM we do not own or operate. |
| Interest | This account does not earn interest. |
| Extended Overdraft Privilege | Extended overdraft privilege is not permitted on this account. There are no overdraft fees associated with this account. Negative balances are not permitted and any charge attempted beyond the account balance will be declined or returned. |

Premier Checking

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| Account Features | An interest-bearing checking account with enhanced benefits that a deeper relationship with Pathfinder can provide. Enjoy free access to over 55,000 surcharge-free ATMs to withdraw money worldwide with Allpoint network ATMs found in places you already shop like Target, CVS, and Walgreens. You must be at least 17 years of age to open this account. <ul style="list-style-type: none"> • Competitive interest rates that are tiered for higher earning on higher balances • Allpoint Debit Card with access to over 55,000 surcharge-free ATMs • Free Wallet Style Checks • Unlimited Check Writing • Online Banking and BillPay • Mobile Banking and Mobile Deposit • eStatements Available |
| Minimum Balance Requirements | You must deposit \$500 to open this account. You must maintain a minimum daily balance of \$500 to accrue interest. You must maintain a minimum daily balance of \$1,000 in this account avoid the monthly service fee. |
| Monthly Service Fee | A \$15.00 service charge will be imposed each month if the daily balance in the account falls below \$1,000 any day of the month. |
| Other Fees and Service Charges | Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. You may be charged a fee for using an ATM we do not own or operate. |
| Interest | 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. |
| Extended Overdraft Privilege | Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$750. Overdraft is not permitted for those who are under 18 years of age. Withdrawals processed against your account, if paid by the extended overdraft program, that overdraw your account for less than \$5.00 will not be charged an extended overdraft fee. |

Kasasa Cash Checking

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| Account Features | <p>A free variable rate checking account with no minimum balance requirement that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's monthly qualification cycle. You must be at least 17 years of age to open this account.</p> <ul style="list-style-type: none"> • High interest on balances up to \$30,000 • Refunds on ATM fees, nationwide • Unlimited Check Writing • Online Banking and BillPay • Mobile Banking and Mobile Deposit • eStatements Available |
| Minimum Balance Requirements | <p>You must deposit \$100 to open this account. There is no minimum balance required to maintain the account.</p> |
| Monthly Service Fee | <p>There is no monthly service fee associated with this account.</p> |
| Other Fees and Service Charges | <p>There are no fees for making deposits or making withdrawals at one of our banking facilities or at an Automated Teller Machine (ATM) we own and operate. 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. You may be charged a fee for using an ATM we do not own or operate.</p> |
| Purpose and Expected Use of Account | <p>This account is intended to be the accountholder's primary checking account in which day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period, particularly near the end of a monthly qualification cycle are not considered normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. Pathfinder Bank reserves the right to determine: (a) if the account is being maintained for a purpose other than day-to-day, primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 6 consecutive statement cycles.</p> |
| Qualification Information | <p>To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your account during each monthly qualification cycle:</p> <ol style="list-style-type: none"> a. At least 1 ACH credit or ACH payment transaction(s) b. At least 12 debit card purchases c. Be enrolled in and have agreed to receive e-statements rather than paper statements <p>For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards debit card purchases must be at least \$.01. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the monthly qualification cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.</p> |
| Reward Information | <p>When your Kasasa Cash account qualifications are met during a monthly qualification cycle, average daily balances up to and including \$30,000 in your Kasasa Cash account earn an interest rate of 3.93% resulting in an APY of 4.00%; and average daily balances over \$30,000 earn an interest rate of 0.50% on the portion of the average daily balance over \$30,000, resulting in a range from 4.00% to 1.31% APY depending on the account's average daily balance. You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees (max \$4.99 per transaction) incurred within your Kasasa Cash account during that monthly qualification cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When your Kasasa Cash qualifications are not met, the interest rate earned on the account's entire average daily balance will be 0.05% resulting in an APY of 0.05% and ATM withdrawal fees are not refunded. Interest will be credited to your account on the last day of the current statement cycle. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.</p> |
| Interest | <p>When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to and including \$30,000 in your Kasasa Cash account earn an interest rate of 3.93%, resulting in an Annual Percentage Yield (APY) of 4.00%; and average daily balances over \$30,000 earn an interest rate of 0.50% on the portion of the average daily balance over \$30,000, resulting in a range from 4.00% to 1.31% APY depending on the accounts average daily balance. When Kasasa Cash qualifications are not met, ATM withdrawal fees are not refunded and the interest rate earned on the entire average daily balance in the account will be 0.05% resulting in an APY of 0.05%. The interest rate(s) and APYs may change. 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. The interest rate(s) on your account are subject to change on the first day of any month.</p> |
| Additional Information | <p>Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100 minimum deposit is required to open the account. Monthly direct deposit/ACH credit, and enrollment in e-statements are condition(s) of this account. Limit 1 account per customer (per taxpayer identification number). This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.</p> |

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| Days and Cycle Date Information | “Banking Day” means any business day in which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions. “Business Day” means any day except Saturday, Sunday or federal holidays. “Statement Cycle” means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholders account. “Qualification Cycle” means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the last business day of the current statement cycle. Visit our website or contact one of our branch representatives for specific monthly qualification or statement cycle dates. |
| Extended Overdraft Privilege | Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$750. Overdraft is not permitted for those who are under 18 years of age. Withdrawals processed against your account, if paid by the extended overdraft program, that overdraw your account for less than \$5.00 will not be charged an extended overdraft fee. |

Kasasa Cash Back Checking

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| Account Features | <p>A free checking account with no minimum balance requirement that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's monthly qualification cycle. You must be at least 17 years of age to open this account.</p> <ul style="list-style-type: none"> • Cash Back on debit card purchases up to \$300 • Refunds on ATM fees, nationwide • Unlimited Check Writing • Online Banking and BillPay • Mobile Banking and Mobile Deposit • eStatements Available |
| Minimum Balance Requirements | You must deposit \$100 to open this account. There is no minimum balance required to maintain the account. |
| Monthly Service Fee | There is no monthly service fee associated with this account. |
| Other Fees and Service Charges | There are no fees for making deposits or making withdrawals at one of our banking facilities or at an Automated Teller Machine (ATM) we own and operate. 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. You may be charged a fee for using an ATM we do not own or operate. |
| Purpose and Expected Use of Account | This account is intended to be the accountholder's primary checking account in which <u>day-to-day</u> spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period, particularly near the end of a monthly qualification cycle <i>are not</i> considered normal, day-to-day spending behavior. These types of transactions, and other activities that appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and <u>will not</u> count toward earning the account's rewards. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. Pathfinder Bank reserves the right to determine: (a) if the account is being maintained for a purpose other than day-to-day, primary use; (b) if debit card activities are being executed solely for the purpose of earning the account's rewards and (c) if another account might better serve your banking needs and activities. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 6 consecutive statement cycles. |
| Qualification Information | <p>Principal Account Rewards: To earn your account's principal rewards, the following enrollments must be in place and all transactions and activities must post and settle to your account during each monthly qualification cycle:</p> <ol style="list-style-type: none"> (a) At least 1 ACH credit or ACH payment transaction(s) (b) At least 12 debit card purchases (c) Be enrolled in and have agreed to receive e-statements rather than paper statements <p>Enhanced Account Rewards: To earn your account's Enhanced Rewards in addition to meeting your Principal Account Reward qualifications during the monthly qualification cycle, you must also:</p> <ol style="list-style-type: none"> (a) Open and/or maintain an active loan or mortgage with us (b) Be current on your loan payments or mortgage payments (c) Loan or mortgage must not be delinquent, written off, or reached maturity date. (d) Excludes home equity lines of credit and personal lines of credit. (e) Home Equity Fixed Loans (Second Mortgages) and Home Improvement Loans qualify for enhanced rewards, not premium rewards. <p>For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards debit card purchases must be at least \$.01. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the monthly qualification cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction</p> |
| Reward Information | <p>The rewards you earn are based on your meeting the specific qualifications documented above. Account rewards are not additive nor cumulative. You will earn only one set of rewards, either the Principal Account Rewards; the Enhanced Account Rewards; or the Premium Account Rewards. For clarity, if you have a Kasasa Cash Back account and maintain (a) a personal installment loan and (b) a mortgage loan with us, you will only earn the Level 3 – Premium Account Rewards.</p> <p>Principal Account Rewards: When your Kasasa Cash Back account qualifications are met during a monthly qualification cycle, you will receive 3% cash back on up to a total of \$300 debit card purchases that post and settle to your account during that cycle period. A maximum of \$9 cash back payments may be earned per monthly qualification cycle.</p> <p>Enhanced Account Rewards – Installment Loan: When your Kasasa Cash Back account qualifications are met during a monthly qualification cycle, you will receive 4% cash back on up to a total of \$300 debit card purchases that post and settle to your account during that cycle period. A maximum of \$12 cash back payments may be earned per monthly qualification cycle.</p> <p>Premium Account Rewards – Mortgage Loan: When your Kasasa Cash Back account qualifications are met during a monthly qualification cycle, you will receive 5% cash back on up to a total of \$300 debit card purchases that post and settle to your account during that cycle period. A maximum of \$15 cash back payments may be earned per monthly qualification cycle.</p> |

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| | <p>You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees (max \$4.99 per transaction) incurred within your Kasasa Cash Back account during that monthly qualification cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.</p> <p>When your Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.</p> |
| Interest | This account does not earn interest. |
| Additional Information | Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100 minimum deposit is required to open the account. Monthly direct deposit/ACH credit, and enrollment in e-statements are condition(s) of this account. Limit 1 account per customer (per taxpayer identification number). This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A. |
| Days and Cycle Date Information | "Banking Day" means any business day in which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions. "Business Day" means any day except Saturday, Sunday or federal holidays. "Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholders account. "Qualification Cycle" means a period beginning one banking day prior to the first day of the current statement cycle through one banking day prior to the last business day of the current statement cycle. Visit our website or contact one of our branch representatives for specific monthly qualification or statement cycle dates. |
| Extended Overdraft Privilege | Extended overdraft privilege is permitted on this account. The overdraft limit for this account is \$750. Overdraft is not permitted for those who are under 18 years of age. Withdrawals processed against your account, if paid by the extended overdraft program, that overdraw your account for less than \$5.00 will not be charged an extended overdraft fee. |

II. Personal Savings Accounts

| Statement Savings | |
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| Account Features | Our statement savings account is a variable rate savings account that can help you gain solid financial footing while having a savings account to break your fall. The low minimum balance requirement makes this account a great option to start saving for future needs. Pair your savings account with our Change Jar program to save money every time you use your debit card with a Pathfinder Bank checking account. |
| Minimum Balance Requirements | You must deposit \$300 to open this account. You must maintain a minimum balance of \$300 to accrue interest and avoid the monthly service fee. |
| Monthly Service Fee | 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. |
| Other Fees and Service Charges | 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. |
| Interest | 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. |
| Transaction Limitations | 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. |

| Kasasa Cash Saver | |
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| Account Features | Kasasa Cash Saver is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each monthly qualification cycle. You must be at least 17 years of age to open this account. |
| Minimum Balance Requirements | You must deposit \$100 to open this account. There is no minimum balance required to maintain the account. |
| Monthly Service Fee | There is no monthly service fee associated with this account. |
| Other Fees and Service Charges | 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. |
| Reward Information | <p>When your Kasasa Cash Checking account qualifications are met during the Monthly Qualification Cycle, average daily balances up to and including \$30,000 in your Kasasa Saver account earn an interest rate of 0.995% resulting in an APY of 1.00%; and average daily balances over \$30,000 earn an interest rate of 0.25% on the portion of the average daily balance over \$30,000, resulting in an range from 1.00% to 0.25% APY depending on the Kasasa Saver accounts average daily balance. When your Kasasa Cash Checking qualifications are not met, the entire average daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an APY of 0.05% and ATM withdrawal fees are not refunded.</p> <p>Interest will be credited to your Kasasa Cash account and Kasasa Saver account on the last day of the current statement cycle. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.</p> |

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| Interest | When your Kasasa Cash Checking account qualifications are met during a monthly qualification cycle the average daily balances up to and including \$30,000 in your Kasasa Saver account earn an interest rate of 0.995% resulting in an APY of 1.00%; and average daily balances over \$30,000 earn an interest rate of 0.25% on the portion of the average daily balance over \$30,000, resulting in a range from 1.00% to 0.25% APY depending on the Kasasa Saver accounts average daily balance. When your Kasasa Cash Checking account qualifications are not met during a monthly qualification cycle the entire average daily balance in the Kasasa Saver account earns an interest rate of 0.05% resulting in an APY of 0.05%. The interest rate(s) on your account are subject to change on the first day of any month. |
| Transaction Limitations | 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. |

Kasasa Cash Back Saver

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| Account Features | Kasasa Cash Back Saver is a free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash Back checking account during each monthly qualification cycle. You must be at least 17 years of age to open this account. |
| Minimum Balance Requirements | You must deposit \$100 to open this account. There is no minimum balance required to maintain the account. |
| Monthly Service Fee | There is no monthly service fee associated with this account. |
| Other Fees and Service Charges | 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. |
| Reward Information | When your Kasasa Cash Back Checking account qualifications are met during the Monthly Qualification Cycle, average daily balances up to and including \$30,000 in your Kasasa Saver account earn an interest rate of .995% resulting in an APY of 1.00%; and average daily balances over \$30,000 earn an interest rate of .25% on the portion of the average daily balance over \$30,000, resulting in a range from .25% to 1.00% APY depending on the Kasasa Saver accounts average daily balance. When your Kasasa Cash Back Checking qualifications are not met the entire average daily balance in the Kasasa Saver account earns an interest rate of .05% resulting in an APY of .05%. Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards. |
| Interest | When your Kasasa Cash Back Checking account qualifications are met during a monthly qualification cycle the average daily balances up to and including \$30,000 in your Kasasa Saver account earn an interest rate of .995 % resulting in an Annual Percentage Yield (APY) of 1.00%; and average daily balances over \$30,000 earn an interest rate of .25% on the portion of the average daily balance over \$30,000, resulting in a range from .25% to 1.00% APY depending on the account's average daily balance. When your Kasasa Cash Back Checking account qualifications are not met during a monthly qualification cycle the entire daily balance in the Kasasa Saver account earns an interest rate of .05% resulting in an APY of .05%. The interest rate(s) on your account are subject to change on the first day of any month. |
| Additional Information | A Kasasa Cash Back Checking account is required to have a Kasasa Saver account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to a standalone Kasasa Cash Back Checking account and that account's terms and conditions articulated within their specific disclosure will apply. If, for whatever reason, the Kasasa Cash Back Checking portion of your account is closed, your Kasasa Saver account will automatically be converted to a standalone savings account and its associated terms and conditions will apply. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A. |
| Transaction Limitations | 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. |

Holiday Club

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| Account Features | Give yourself a gift this holiday season by saving in advance all year long. When it's time to brave those checkout lines, you'll be ready. Set up an automatic transfer or direct deposit to make saving for the holidays simple and stress-free. Must have a Pathfinder Bank checking or savings account other than the Holiday Club for funds to transfer to at the end of the Club period. |
| Minimum Balance Requirements | You must deposit at least \$0.01 to open this account and to earn interest. The Holiday Club will be brought to a zero balance at the end of the Club period (annually in October) with the funds transferring to another designated Pathfinder Bank account. Your Holiday Club account will be reactivated for the new Club period when you make a deposit of at least \$2.00 during the first 60 days of the new Club period. If you have not made a deposit to the Holiday Club account for the new Club period, your account will be automatically closed after the 60 days expires. |
| Monthly Service Fee | There is no monthly service fee associated with this account. |
| Other Fees and Service Charges | 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. |
| Interest | 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. |

| | |
|--------------------------------|---|
| Transaction Limitations | 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. |
|--------------------------------|---|

Young Investors Club

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|---------------------------------------|---|
| Account Features | Set your child up for a lifetime of security by giving them the right financial tools early. A Young Investor's Club account may be opened for a minor age 1 day to 18 years old. Upon reaching the age of 18 the account will be transferred to a Statement Savings account. You will receive notification prior to your 18th birthday. |
| Minimum Balance Requirements | You must deposit \$5 to open this account. You must maintain a minimum balance of \$5 to accrue interest. There is no minimum balance required to maintain the account. |
| Monthly Service Fee | No minimum balance service charge will be imposed on your account until the account holder reaches the age of 18. Upon reaching the age of 18 your account will be subject to any and all service charges then in effect for a Statement Savings account. |
| Other Fees and Service Charges | 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. |
| Interest | 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. |
| Transaction Limitations | Withdrawal orders will be honored by the Bank for the person(s) in whose name(s) the account is held. If the account is held in a minor's name alone and the minor does not have an established or characteristic signature, withdrawals may not be permitted until a guardian has been appointed by the court and the necessary documents have been filed with the bank. 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. |

Statement IRA Savings

| | |
|---------------------------------------|---|
| Account Features | Our statement IRA savings account is a variable rate savings account that provides either a tax-deferred or tax-free way for you to save for retirement. Our statement IRA savings account is available for both Traditional and Roth IRA plans and is a great way to save money for your future while still keeping the funds accessible when you need to take distributions. |
| Minimum Balance Requirements | You must deposit \$5 to open this account. There is no minimum balance required to maintain the account. |
| Monthly Service Fee | There is no monthly service fee associated with this account. |
| Other Fees and Service Charges | 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. |
| Interest | 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. |
| Transaction Limitations | 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. |
| Withdrawal Penalties | There are no bank fees or penalties for withdrawals from the savings account. Non-qualified closures or withdrawals from an IRA account may be subject to IRS penalties. |

Health Savings Account

| | |
|---------------------------------------|---|
| Account Features | <p>Pay current medical expenses or save for future needs. Most adults under 65 who are not enrolled in Medicare and are covered under a high-deductible health plan (HDHP) can qualify for an HSA, but it is up to the account holders to determine their own eligibility.</p> <ul style="list-style-type: none"> • Must be covered under a qualified, high deductible health plan • Must not be covered by another type of health plan • Cannot be claimed as a dependent on another person's tax return • Cannot be enrolled in Medicare <p>Please contact your tax advisor for further eligibility requirements. Contribution limits are set by the IRS. Visit irs.gov for current contribution limits and eligibility rules.</p> |
| Minimum Balance Requirements | You must deposit \$100 to open this account. You must maintain a minimum balance of \$100 to accrue interest. There is no minimum balance required to maintain the account. |
| Monthly Service Fee | There is no monthly service fee associated with this account. |
| Other Fees and Service Charges | <p>Your HSA account will be subject to the following fees:</p> <ul style="list-style-type: none"> • Setup Fee: \$25 – Due upon execution of HSA documents • Trustee-to-Trustee Transfer Fee: \$50 – Per Occurrence • Copy of Debit Card Merchant Receipt: \$25 – Per Occurrence <p>Fees for other 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.</p> |
| Interest | 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. |

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| Services Included with Your Account | <p>The following services are included with your HSA:</p> <ul style="list-style-type: none"> • Debit Card with unlimited transactions, PIN based or signature • Contributions processed in-branch by cash or check and contributions processed by wire or ACH • Monthly and annual statements • 1099, 5498 and/or year-end status • Online account access |
|--|--|

III. Personal Money Market Deposit Accounts (MMDA)

Personal MMDA

| | |
|---------------------------------------|---|
| Account Features | <p>A standard money market deposit account that offers competitive interest rates and a low minimum balance requirement.</p> <ul style="list-style-type: none"> • Direct check writing ability • Free ATM card |
| Minimum Balance Requirements | You must deposit \$2,500 to open this account. You must maintain a minimum daily balance of \$2,500 to accrue interest and avoid the monthly service fee. |
| Monthly Service Fee | A \$10.00 service charge will be imposed each month if the daily balance in the account falls below \$2,500 any day of the month. |
| Other Fees and Service Charges | 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. Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. |
| Interest | 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. |
| Transaction Limitations | 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. |

Premier MMDA

| | |
|---------------------------------------|---|
| Account Features | <p>A high yield money market deposit account that pays higher rates on higher balances when opened with funds not currently on deposit with Pathfinder Bank.</p> <ul style="list-style-type: none"> • Direct check writing ability • Free ATM card |
| Minimum Balance Requirements | To open this account, a minimum opening deposit of \$25,000 is required. The opening deposit must consist of new money not currently on deposit at Pathfinder Bank, funds transferred from a maturing Pathfinder Bank certificate of deposit, or a combination of both totaling at least \$25,000. A minimum daily balance of \$2,500 is required to earn interest and avoid the monthly service fee. |
| Monthly Service Fee | A \$20.00 service charge will be imposed each month if the daily balance in the account falls below \$2,500 any day of the month. |
| Other Fees and Service Charges | 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. Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. |
| Interest | 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. |
| Transaction Limitations | 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. |

Premier MMDA 6 Month Intro Rate

| | |
|---------------------------------------|---|
| Account Features | <p>A high yield money market deposit account that offers a high introductory rate on all balances, guaranteed for six months. Our money market accounts include:</p> <ul style="list-style-type: none"> • Direct check writing ability • Free ATM card |
| Minimum Balance Requirements | To open this account, a minimum opening deposit of \$25,000 is required. The opening deposit must consist of new money not currently on deposit at Pathfinder Bank, funds transferred from a maturing Pathfinder Bank certificate of deposit, or a combination of both totaling at least \$25,000. Transfers from existing Pathfinder Bank non-maturity deposit account do not qualify. A minimum daily balance of \$25,000 is required to earn interest and avoid the monthly service fee. |
| Monthly Service Fee | A \$20.00 service fee will be imposed each month if the daily balance in the account falls below \$25,000 any day of the month. |
| Other Fees and Service Charges | 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. Monthly fees and service charges, when applicable, will be automatically deducted from your account and will be reported on your monthly statement. |
| Interest | This account earns interest. The interest rate is an introductory rate, guaranteed for six months, from account opening. After the 6-month introductory period, the account will earn the standard variable tiered rates applicable to the Premier Money Market Account, which are subject to change on Wednesday of each week. Refer to Rate Sheet for the interest rates that apply to your account. |
| Transaction Limitations | 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. Personal Certificates of Deposit

| Personal Certificates of Deposit | |
|-------------------------------------|--|
| Account Features | 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 you and your financial needs. |
| 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 | 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 | 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. |
| 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. |

| 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 | 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. |
| 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 |

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 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.

New York State Department Of Financial Services Toll Free Consumer Hotline Telephone Number: 1-800-342-3736



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.

