

# **Terms and Conditions for Consumer Accounts**

**Effective May 2024**

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# TERMS AND CONDITIONS OF YOUR ACCOUNT

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

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

**AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of New York and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

**ARBITRATION** - Any dispute arising out of or relating to this Agreement, or any alleged breach thereof, shall be resolved by final and binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules. The arbitration will be conducted in the state of New York by a single arbitrator who is experienced in banking law and agreed upon by the parties. A judgment based upon the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

**DEPOSITS** - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that

we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

#### **WITHDRAWALS -**

**Important terms for accounts where more than one person can withdraw** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

**Postdated checks** - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

**Checks and withdrawal rules** - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

**Cash withdrawals** - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

**Multiple signatures, electronic check conversion, and similar transactions** - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

**Notice of withdrawal** - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

#### **UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) POSITIONS -**

**Determining your available balance** - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

**Overdrafts** - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts.

**Payment types** - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

**Balance information** - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

**Funds availability** - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**A temporary debit authorization hold affects your account balance** - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold.

#### **DUE TO CHANGES IN NEW YORK STATE LAW WE ARE INFORMING YOU OF THE POSTING ORDER OF CHECKS AND SIMILAR ITEMS**

**Payment order of items** - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process ACH (Automated Clearing House) transactions first-credits first, debits second in the order of lowest to highest for the day on which they are processed. We process preauthorized internal transfers second-in the order the transfer record was initiated by you. We process checks and similar items in the order in which they are received during nightly processing which usually occurs between 9:00PM and 10:00PM. If a check is dishonored for insufficient funds and thereafter smaller checks which could be paid are received, the smaller checks shall be honored within amounts on deposit in the subject account.

We process the following transactions in real time as they occur:

- ATM, Online Banking and telephone transactions, debit PIN or on us items such as teller withdrawals at any Flushing Bank retail locations initiated by you are processed in real-time if there is a sufficient available balance in the account to pay them.
- Debit Card purchases initiated by you at a merchant as they are received throughout the day.
- Wire transfer transactions initiated by you the same business day.
- Bill Pay transactions are processed as they occur during the day for scheduled payments.

If a check, item or transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft of an ATM or everyday debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt into overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account** - is an account in the name of one person.

**Joint Account - With Survivorship (And Not As Tenants In Common)** - This is owned by two or more persons. Deposits and any additions to the account are the property of the owners as joint tenants with right of survivorship. This means that we may release the entire account to any owner during the lifetime of all owners. We may honor withdrawal requests (including checks or other orders) from any owner during the lifetime of all owners. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any owner. We may honor withdrawal requests (including checks or other orders) from any surviving owner after the death of any owner, and may treat the account as the sole property of the surviving owner(s). Unless an owner directs us by written notice not to honor the withdrawal request (including checks or other orders) of an owner we will not be liable for doing so. After we receive such a notice, we may require written authorization of any or all joint owners for any further payments or deliveries.

**Consumer accounts can only be established under Individual or Joint account entitlements.**

**Revocable Trust Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

**STOP PAYMENTS** - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective the order must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item.

Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

**AMENDMENTS AND TERMINATION** - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

**CORRECTION OF CLERICAL ERRORS** - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

**NOTICES** - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

**STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items** - You must examine your statement of account with "reasonable care and promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to bear the entire loss. Your loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. We lose these protections if you establish that we failed to exercise ordinary care in paying an item with an unauthorized signature or alteration.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the first statement on which the error appears is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the first statement on which the error appears available to you, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your duty to report other errors or problems** - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or

an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors relating to electronic fund transfers or substitute checks (For Consumer Accounts)** - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Duty to notify if statement not received** - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS** - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**SETOFF** - You each agree that we may (when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) social security or supplemental security income payments are deposited directly into this account pursuant to an agreement with us which permits such direct deposit without presentation to you at the time of deposit. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

**RESTRICTIVE LEGENDS OR INDORSEMENTS** - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

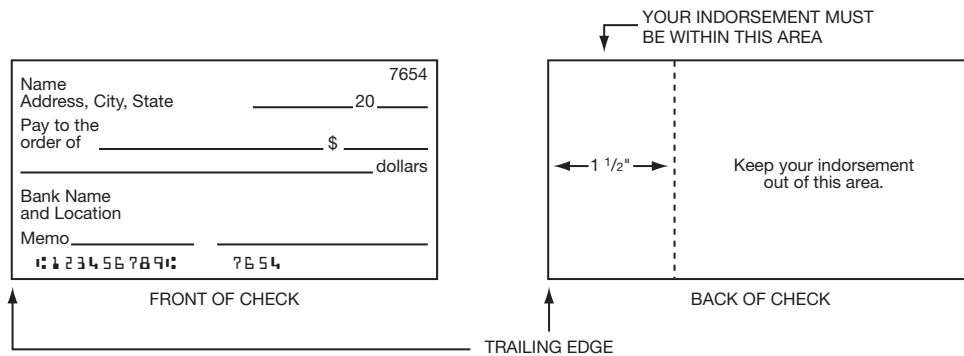
**CHECK PROCESSING** - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**INDORSEMENTS** - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

**DEATH OR INCOMPETENCE** - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

**FIDUCIARY ACCOUNTS** - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

**CREDIT VERIFICATION** - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

**LEGAL ACTIONS AFFECTING YOUR ACCOUNT** - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

**ACCOUNT SECURITY -**

**Your duty to protect account information and methods of access** - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. If you are negligent in safeguarding your checks we will not be responsible for any losses you incur due to an alteration or forgery if we have paid the check in good faith and in accordance with reasonable commercial standards.

**Positive pay and other fraud prevention services** - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable



security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

**INSTRUCTIONS FROM YOU** - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

**MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS** - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

**CLAIM OF LOSS** - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an every day/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

**EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals)** - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

**CHANGES IN NAME AND CONTACT INFORMATION** - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

**RESOLVING ACCOUNT DISPUTES** - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

**WAIVER OF NOTICES** - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

**ACH AND WIRE TRANSFERS (For Consumer Accounts)** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**INTERNATIONAL ACH TRANSACTIONS** - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

**FACSIMILE SIGNATURES** - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

**STALE-DATED CHECKS** - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

The Bank will not be responsible if it refuses to accept (pay) a check you have written because there are not enough funds in the account after we have deducted a service charge.

**DORMANT ACCOUNTS** - Your account will be considered dormant if all of the following occur for three consecutive years: (1) deposits are not made to your account; (2) withdrawals are not made to your account; or (3) the bank does not receive any correspondence from you which indicates that you know that your account with the bank is still in existence. Interest crediting is not considered a deposit for this purpose. In accordance with the N.Y. State Abandoned Property Law, dormant funds will be turned over to the State of New York. You may submit a claim for return of the funds to: New York State Office of the State Comptroller, Office of Unclaimed Funds, 110 State Street, Albany, New York 12236.

**TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES** - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

**REMOTELY CREATED CHECKS** - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

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## NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

**We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.**

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## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES (CONSUMER ACCOUNTS ONLY)

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet,

or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as U.S. Treasury (Social Security) or payroll) to be accepted into your Checking, Savings, Money Market, or Savings account(s).
- **Preauthorized ACH payments.** You may make arrangements to pay certain recurring bills from your Checking, Savings, or Money Market account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Telephone Banking - types of transfers** - You may access your account by telephone 24 hours a day, 7 days a week, at 1-877-226-5873 using your account numbers, your social security number, and your personal security code, to:

- transfer funds between checking, savings, and money market account(s)
- get information about:
  - the account balance of checking, savings, or money market account(s)
  - deposits to checking, savings, or money market account(s)
  - withdrawals from checking, savings, or money market account(s)

**ATM Transactions - types of transactions, dollar limitations, and charges** - You may access your account(s) by ATM using your ATM card or debit card and personal identification number (PIN), to:

- make deposits to checking account(s) only at ATMs we own or operate
- make deposits to savings account(s) only at ATMs we own or operate
- make deposits Money Market account(s) only at ATMs we own or operate
- get cash withdrawals from checking account(s)
  - using your ATM card, you may withdraw no more than \$1,000.00 per business day per card
  - using your debit card, you may withdraw no more than \$1,000.00 per day, per debit card
  - there is a charge per withdrawal at ATMs we do not own or operate (refer to fee schedule)
- get cash withdrawals from Complete Money Market account(s)
  - using your ATM card, you may withdraw no more than \$1,000.00 per business day per card
  - using your debit card, you may withdraw no more than \$1,000.00 per day, per debit card
  - there is a charge per withdrawal at ATMs we do not own or operate (refer to fee schedule)
- get cash withdrawals from savings account(s)
  - using your ATM card, you may withdraw no more than \$1,000.00 per business day per card
  - using your debit card, you may withdraw no more than \$1,000.00 per day, per debit card
  - there is a charge per withdrawal at ATMs we do not own or operate (refer to fee schedule)
- get cash withdrawals from Complete Checking Premier account(s)
  - using your debit card, you may withdraw no more than \$2,500.00 per day, per debit card
  - there may be a charge per withdrawal at ATMs we do not own or operate (refer to fee schedule); all surcharge fees are rebated at the end of the month for Premier accounts
- get cash withdrawals from Maximum Money Market account(s)
  - using your debit card, you may withdraw no more than \$2,500.00 per day, per debit card
  - there may be a charge per withdrawal at ATMs we do not own or operate (refer to fee schedule); all surcharge fees are rebated at the end of the month for Premier accounts
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds from money market to checking account(s)
- transfer funds from money market to savings account(s)
- transfer funds from money market to money market account(s)
- transfer funds from checking to checking account(s)
- transfer funds from savings to savings account(s)
- get information about:
  - the account balance of your checking accounts
    - there is a charge per inquiry at ATMs we do not own or operate (refer to fee schedule)
  - the account balance of your savings accounts
    - there is a charge per inquiry at ATMs we do not own or operate (refer to fee schedule)

Some of these services may not be available at all terminals.

**Types of Debit Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- you may not exceed \$2,500.00 in transactions per day
- Complete Checking Premier account holders may not exceed \$5,000.00 in transactions per day

**Currency Conversion.** If you initiate a transaction with your debit card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Online Banking Computer Transfers - types of transfers and charges** - You may access your account(s) by computer through the internet by logging onto our website at [www.FlushingBank.com](http://www.FlushingBank.com) and using your user ID and password, to:

- transfer funds between checking, savings, and money market account(s)
- make payments from checking, savings, or money market account(s) to loan account(s) with us
- make payments from checking to third parties (Bill Payment)
  - refer to our fee schedule for applicable charges
- get information about:
  - the account balance of checking, savings, or money market account(s)
  - deposits to checking, savings, or money market account(s)
  - withdrawals from checking, savings, or money market account(s)

**Mobile Banking** - For information about Flushing Bank's Mobile Banking and Mobile Check Deposit, please refer to the Flushing Bank Online Banking Agreement.

#### FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

#### DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money, or you can call us at 1-800-581-2889 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

You will get an account statement twice a year from us if your account is set up as an IRA Savings account, and the only possible electronic transfers to or from the account are preauthorized deposits.

#### PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### FINANCIAL INSTITUTION'S LIABILITY

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.

- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

#### **CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

#### **UNAUTHORIZED TRANSFERS**

##### **(a) Consumer liability.**

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• *Additional Limits on Liability for debit card.* You will not be liable for any unauthorized transactions using your debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

#### **ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

FLUSHING BANK  
P.O. BOX 9000  
EAST MEADOW, NEW YORK 11554  
Business Days: Monday through Friday  
Excluding Federal Holidays  
Phone: 800-581-2889

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

#### **NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.

2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
  3. Compare your records with the account statements or account histories that you receive.
  4. Don't lend your ATM card to anyone.
  5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
  6. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
  7. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
  8. Prevent others from seeing you enter your PIN by using your body to shield their view.
  9. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
  10. When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
  11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
  12. Please be sure to close any entry door completely upon entering and exiting the ATM or night depository facility. Do not permit any unknown persons to enter the facility after regular banking hours.
  13. Don't display your cash; place withdrawn cash securely upon your person before exiting the ATM. Count the cash later when you are in the safety of your own car, home, or other secure surrounding.
  14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
  15. We want the ATM and night deposit facility to be safe and convenient for you. The activity of the automated teller machine facility may be recorded by a surveillance camera or cameras. Please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please use the nearest available public telephone to call the police if emergency assistance is needed. Direct complaints concerning ATM facility security to us at the phone number listed in this disclosure or the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.
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# YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$225 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 3:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 3:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

## Same-Day Availability

Funds from electronic direct deposits and cash to your account will be available on the day we receive the deposit.

For Complete Checking Premier account holders \$5,525 will be available on the day we receive the deposit. The balance over \$5,525 will be subject to our standard availability schedule.

## Next-Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

U.S. Treasury checks that are payable to you.

Wire transfers.

Checks drawn on Flushing Bank.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

State and local government checks that are payable to you.

Cashier's, certified, and teller's checks that are payable to you.

Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

## Other Check Deposits Subject to Second-Day Availability

The first \$225 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, \$225 of the deposit is available on Tuesday. The remaining \$475 is available on Wednesday.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

## LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,525 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

## SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

In addition to the above, ACH debit transactions, transfers you initiate through Flushing Bank from funds you hold in an account at another financial institution, will be available on the tenth day after the date of deposit for the first thirty days after your account is opened.

# SUBSTITUTE CHECKS AND YOUR RIGHTS (CONSUMER ACCOUNTS ONLY)

As our customer we think it's important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights. So you will recognize substitute checks when you receive them, we have included a copy of the front side of a substitute check along with an explanation of the substitute check's components.

## **What is a substitute check?**

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

## **What are my rights regarding substitute checks?**

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

## **How do I make a claim for a refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Flushing Bank  
Deposit Operations  
P.O. Box 9000  
East Meadow NY 11554

800-581-2889

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

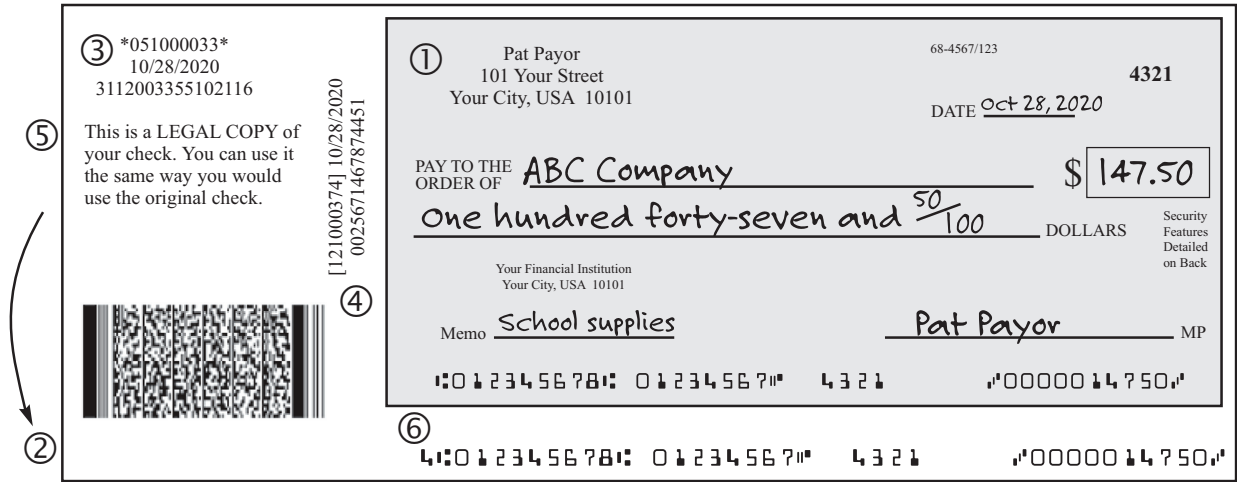
Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.



## SUBSTITUTE CHECK IMAGE

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.



These numbers correspond with the numbers on the Substitute Check Image:

- 1 An image of the original check appears in the upper right-hand corner of the substitute check.
- 2 A substitute check is the same size as a standard business check.
- 3 The information in asterisks relates to the “reconverting bank”—the financial institution that created the substitute check.
- 4 The information in brackets (appears sideways facing check image) relates to the “truncating bank”—the financial institution that took the original check out of the check processing system.
- 5 The Legal Legend states: *This is a LEGAL COPY of your check. You can use it the same way you would use the original check.*
- 6 The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the “4” at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a “5” if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

**TRUTH-IN-SAVINGS DISCLOSURE  
(CONSUMER ACCOUNTS ONLY)**

**COMMON FEATURES**

**Fees**  
Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

**Rates**  
For additional information and current rates, visit your local Flushing Bank branch, check your current statement, or call our Customer Service Solutions Center at 800.581.2889 (855.540.2274 TTY/TDD).

**Additional Features**  
A withdrawal shall be deemed to be made when it is recorded on our books, which is not necessarily the date that you initiated the transaction.

We reserve the right to require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**Mobile Banking**  
Please refer to the Flushing Bank Online Banking agreement for additional information and details regarding Mobile Banking and the Flushing Bank Mobile Check Deposit Service.

**Additional Terms and Conditions**  
Please refer to our Terms and Conditions booklet for additional information.

**BASIC BANKING ACCOUNT**

Please refer to the Complete Checking Account for details.

**COMPLETE CHECKING**

**Minimum Balance to Open the Account**  
You must open this account with a minimum deposit of \$25.

**Minimum Balance to Avoid Imposition of Fees**  
There is no low balance fee or minimum balance requirement on this account.

**Transaction Limitations**  
You may make an unlimited number of transactions without incurring any additional charge.

**Fees**  
Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

**COMPLETE CHECKING PLUS**

The account type is no longer offered. Previously existing accounts will remain operational at the account holder(s) discretion.

**Rate Information**  
Your interest rate and annual percentage yield (APY) may change after the account is opened.

**Frequency of Rate Changes**  
We may change the interest rate on your account at any time.

**Determination of Rate**  
At our discretion, we may change the interest rate on your account at any time without notice. This is a tiered rate account based on the following daily balances:  
Tier 1: \$0 to \$4,999.99  
Tier 2: \$5,000 to \$49,999.99  
Tier 3: \$50,000+

**Compounding and Crediting Frequency**  
Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

**Effect of Closing an Account**  
If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum Balance to Open the Account**  
This account is no longer offered but initially required a minimum opening deposit of \$100.

**Minimum Balance to Earn the Annual Percentage Yield (APY)**  
You must maintain a minimum daily balance of at least \$0 to earn the APY disclosed.

**Minimum Balance to Avoid Imposition of Fees**  
A low balance service charge of \$10 will be imposed every month if the balance in the account falls below \$5,000 any day of the month.

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**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

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**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

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**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

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**COMPLETE CHECKING PREMIER**

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**Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

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**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

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**Determination of Rate**

At our discretion, we may change the interest rate on your account at any time without notice. This is a tiered rate account based on the following daily balances:

- Tier 1: \$0 to \$49,999.99
- Tier 2: \$50,000 to \$249,999.99
- Tier 3: \$250,000+

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**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

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**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

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**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$500.

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**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance of at least \$50,000 to earn the APY disclosed.

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**Minimum Balance to Avoid Imposition of Fees**

A low balance fee of \$25 will be imposed every month unless you maintain:

- a minimum daily balance of \$50,000 in this account  
OR
- combined account balances of \$50,000 in any combination of Flushing Bank accounts (savings, CDs, or money market accounts) including this account

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**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks),

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**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

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**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

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**COMPLETE CHECKING PREMIER WITH RELATIONSHIP**

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**Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

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**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

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**Account Requirements**

This account must be opened with a minimum of \$10,000 along with a Premier Money Market account opened with a minimum of \$200,000. The interest rate is contingent upon maintaining a minimum daily balance of \$10,000 in this account and a minimum daily balance of \$200,000 in the Premier Money Market account.

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**Determination of Rate**

At our discretion, we may change the interest rate on your account at any time without notice. This is a tiered rate account based on the following daily balances:

- Tier 1: \$0 to \$49,999.99
- Tier 2: \$50,000 to \$249,999.99
- Tier 3: \$250,000+

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**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

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**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

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**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$500.

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**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance greater than \$0 to earn the APY disclosed.

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**Minimum Balance to Avoid Imposition of Fees**

A low balance fee of \$25 will be imposed every month unless you maintain:

- a minimum daily balance of \$50,000 in this account  
OR
- combined account balances of \$50,000 in any combination of Flushing Bank accounts (savings, CDs, or money market accounts) including this account

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**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

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**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

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**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

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**COMPLETE SAVINGS**

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**Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

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**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

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**Determination of Rate**

At our discretion, we may change the interest rate on your account any time without notice.

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**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

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**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

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**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$100.

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**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance greater than \$0 to earn the APY disclosed.

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**Minimum Balance to Avoid Imposition of Fees**

A low balance fee of \$3.00 will be imposed every month unless you maintain:

- a minimum daily balance of \$300 in this account  
OR
- combined account balances of \$2,500 in any combination of Flushing Bank accounts (savings, CDs, or money market accounts) including this account

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**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

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**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

**STUDENT SAVINGS****Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

**Determination of Rate**

At our discretion, we may change the interest rate on your account any time without notice.

**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$100.

**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance greater than \$0 to earn the APY disclosed.

**Minimum Balance to Avoid Imposition of Fees**

There is no low balance fee or minimum balance requirement on this account.

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

**COMPLETE RETIREMENT SAVINGS****Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

**Determination of Rate**

At our discretion, we may change the interest rate on your account any time without notice. This is a tiered rate account based on the following daily balances:

Tier 1: \$0 to \$24,999.99

Tier 2: \$25,000+

**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$100.

**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance greater than \$0 to earn the APY.

**Minimum Balance to Avoid Imposition of Fees**

There is no low balance fee or minimum balance requirement on this account.

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**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

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**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

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**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

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**CDARS SAVINGS**

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**Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

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**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

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**Account Requirements**

The CDARS Savings account is used for customers who participate in the CDARS (Certificate of Deposit Account Registry Service) reciprocal deposit program.

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**Determination of Rate**

At our discretion, we may change the interest rate on your account any time without notice.

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**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

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**Effect of Closing an Account**

If you close your account before interest is credited, you will receive the accrued interest.

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**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$100.

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**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance greater than \$0 to earn the APY disclosed.

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**Minimum Balance to Avoid Imposition of Fees**

There is no low balance fee or minimum balance requirement on this account.

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**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

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**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

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**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

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**COMPLETE MONEY MARKET**

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**Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

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**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

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**Determination of Rate**

At our discretion, we may change the interest rate on your account at any time without notice. This is a tiered rate account based on the following daily balances:

- Tier 1: \$0 to \$24,999.99
- Tier 2: \$25,000 to \$74,999.99
- Tier 3: \$75,000 to \$99,999.99
- Tier 4: \$100,000+

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**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

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**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

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**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$100.

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**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance of at least \$25,000 to earn the APY disclosed.

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**Minimum Balance to Avoid Imposition of Fees**

A low balance service charge of \$10 will be imposed every month if the balance in the account falls below \$5,000 any day of the month.

---

**Maximum Balance**

The maximum balance for this account is \$250,000.

---

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

---

**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

---

**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

---

**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

---

**COMPLETE MONEY MARKET WITH GUARANTEED RATE PERIOD**

---

**Rate Information**

Your interest rate and annual percentage yield (APY) may change.

---

**Frequency of Rate Changes**

Other than described below, we may change the interest rate on your account at any time.

---

**Account Requirements**

In order to open the Complete Money Market Account, you must have or open a Complete Checking account and maintain a minimum monthly balance of \$5,000 in that account. The Complete Money Market Account is limited to Retail consumer customers only. Business and Public Entity (Government) customers are not eligible.

---

**Determination of Rate**

Other than as described below, at our discretion, we may change the interest rate on your account any time without notice. This is a tiered rate account based on the following daily balances:

- Tier 1: \$0 to \$24,999.99
- Tier 2: \$25,000 to \$74,999.99
- Tier 3: \$75,000 to \$99,999.99
- Tier 4: \$100,000+

---

**Rates During the Guarantee Rate Period (GRP)**

The interest rate is guaranteed for a 365-day period from the date of account opening. New accounts with new money only.\* To qualify for this offer you must maintain a Complete Checking account with a minimum monthly balance of \$5,000.

---

**Rates After the Guarantee Rate Period (GRP)**

After the Guaranteed Rate Period, the interest rate will be set to the default rate in effect at that time.

---

**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

---

**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

---

**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$100

---

**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance of at least \$25,000 to earn the APY disclosed.

---

**Minimum Balance to Avoid Imposition of Fees**

A low balance service charge of \$10 will be imposed every month if the balance in the account falls below \$5,000 any day of the month.

---

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

---

**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

---

**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

---

**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

**MAXIMUM MONEY MARKET**

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**Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

---

**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

---

**Determination of Rate**

At our discretion, we may change the interest rate on your account at any time without notice. This is a tiered rate account based on the following daily balances:

- Tier 1: \$0 to \$4,999.99
- Tier 2: \$5,000 to \$24,999.99
- Tier 3: \$25,000 to \$74,999.99
- Tier 4: \$75,000 to \$99,999.99
- Tier 5: \$100,000+

---

**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

---

**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

---

**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$5,000.

---

**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance greater than \$0 to earn the APY disclosed.

---

**Minimum Balance to Avoid Imposition of Fees**

A low balance service charge of \$10 will be imposed every month if the balance in the account falls below \$5,000 any day of the month.

---

**Maximum Balance**

The maximum balance for this account is \$250,000.

---

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

---

**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

---

**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

---

**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

**COMPLETE PREMIER MONEY MARKET**

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**Rate Information**

Your interest rate and annual percentage yield (APY) may change after the account is opened.

---

**Frequency of Rate Changes**

We may change the interest rate on your account at any time.

---

**Account Requirements**

In order to open the Complete Premier Money Market Account, you must have a Complete Checking Premier account with a minimum daily balance of \$10,000. The Complete Premier Money Market Account is limited to Retail customers only. Business and Public Entity (Government) customers are not eligible.

---

**Determination of Rate**

At our discretion, we may change the interest rate on your account at any time without notice. This is a tiered rate account based on the following daily balances:

- Tier 1: \$0 to \$199,999.99
- Tier 2: \$200,000 to \$449,999.99
- Tier 3: \$450,000+

---

**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

---

**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.



---

**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$25,000.

---

**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance greater than \$0 to earn the APY disclosed.

---

**Minimum Balance to Avoid Imposition of Fees**

A low balance fee of \$10 will be imposed every month if the balance in the account falls below \$25,000 any day of the month.

---

**Maximum Balance**

The maximum balance for this account is \$5,000,000.

---

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

---

**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

---

**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

---

**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

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**CONSUMER INDEXED MONEY MARKET**

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**Rate Information**

This is a tiered variable rate account. The rate is based on the Bloomberg FDTR, which represents the upper bound of the Federal Funds Target Rate (Index). Your interest rate and annual percentage yield (APY) may change, after the account is opened.

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**Frequency of Rate Changes**

We may change the interest rate on your account monthly on the first calendar day of each month, based on changes to the Index.

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**Account Requirements**

The Flushing Bank Consumer Indexed Money Market account requires a Flushing Bank Complete Checking account with a minimum daily balance of \$5,000.

---

**Determination of Rate**

The interest rate on your account may change any time without notice. This is a tiered variable rate account based on the Index and the following daily balances:

- Tier 1: \$0 to \$24,999.99
- Tier 2: \$25,000 to \$99,999.99
- Tier 3: \$100,000+

---

**Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account monthly at the end of your statement cycle.

---

**Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

---

**Minimum Balance to Open the Account**

You must open this account with a minimum deposit of \$25,000.

---

**Minimum Balance to Earn the Annual Percentage Yield (APY)**

You must maintain a minimum daily balance of at least \$25,000 to earn the APY.

---

**Minimum Balance to Avoid Imposition of Fees**

There is no low balance fee or minimum balance requirement on this account.

---

**Maximum Balance**

The maximum balance for this account is \$5,000,000.

---

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the ledger balance in the account each day.

---

**Accrual of Interest on Non-cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

---

**Transaction Limitations**

You may make an unlimited number of transactions without incurring any additional charge.

---

**Fees**

Fees may reduce earnings. Please refer to our separate fee schedule at [FlushingBank.com](http://FlushingBank.com) for details about other types of service fees that may apply.

## **CERTIFICATE OF DEPOSIT**

### **Rate Information**

Please see your Certificate of Deposit receipt for rate and maturity details. You will be paid this rate until first maturity.

### **Compounding and Crediting Frequency**

Interest will accrue and compound daily. Interest will be credited to your account every month.

### **Effect of Closing an Account**

If you close your account before interest is credited, you will not receive the accrued interest.

### **Minimum Balance to Open the Account**

You must deposit a minimum of \$1,000 to open this account.

### **Minimum Balance to Earn the Annual Percentage Yield Disclosed**

You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield (APY).

### **Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

### **Accrual of Interest on Non-Cash Deposits**

Interest begins to accrue on the day you deposit non-cash items (for example, checks).

### **Transaction Limitations**

You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. You can withdraw interest any time during the term of crediting after it is credited to your account.

### **Early Withdrawal Penalties**

A penalty may be imposed for withdrawals before maturity. Penalty may reduce principal.

- If your account has an original maturity of three months to less than one year: The fee we may impose will equal three months simple interest on the amount withdrawn subject to penalty.
- If your account has an original maturity between one year and less than three years: The fee we may impose will equal six months simple interest on the amount withdrawn subject to penalty.
- If your account has an original maturity between three years and less than seven years: The fee we may impose will equal one year simple interest on the amount withdrawn subject to penalty.
- If your account has an original maturity seven years or greater: The fee we may impose will equal the loss of either all interest earned on the amount withdrawn or half the interest amount that would have been earned on the amount withdrawn during the entire term of the certificate, whichever is greater.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

### **Withdrawal of Interest Prior to Maturity**

The annual percentage yield (APY) assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

### **Automatically Renewable Time Account**

This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within any grace period mentioned below) or we receive written notice from you within any grace period mentioned below. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will continue to accrue after final maturity for up to seven calendar days. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the prevailing renewal rate on the maturity date for the same term and minimum balance (if any) as the original time deposit. You will have seven calendar days after maturity to withdraw the funds without a penalty.

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