

## DEPOSIT ACCOUNT AGREEMENT

**GENERAL AGREEMENT.** The terms "you" and "your" refer to the depositor (whether joint or individual) and the terms "we," "us" and "our" refer to the financial institution. The acronym "NOW" means Negotiable Order of Withdrawal. You understand the following Account Agreement ("Agreement") governs your account with us. Your account is also governed by other applicable documents, such as the Truth In Savings Account Disclosure and Privacy Policy, and where applicable, the Funds Availability Policy and Electronic Fund Transfer (Agreement and) Disclosure ("Disclosures"), which are incorporated by reference. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

**GENERAL RULES.** The following rules apply to all types of accounts:

**1. Deposits.** Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may, at our sole discretion, refuse to accept particular instruments as deposits. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account and adjust any interest earned. You are liable to us for the amount of any check you deposit to your account that is returned unpaid. In addition, you are liable to us for all costs and expenses related to the collection of any or all of that amount from you. Funds deposited to your account are available in accordance with the Disclosures.

**2. Collection of Deposited Items.** In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

**3. Set-offs and Liens.** We may set-off funds in your account to pay any debt you may owe us. If this is a joint account, we may offset funds for the debt of any one of the joint owners. In addition, you grant to us a security interest in your deposit accounts to secure any debt you may owe us in any non-consumer transaction.

If this account has been set-up to receive direct deposit of social security or supplemental security income payments, we cannot close or exercise a right of setoff against this account. We agree, if we do exercise our right of setoff against any other deposit account, we will notify you of the setoff prior to or on the same business day of the setoff and the reason for the setoff.

**4. Claims.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

**5. Expenses.** You agree to be liable to us for any loss, costs or expenses that we incur as a result of any dispute involving your account, including reasonable attorneys' fees to the extent permitted by law, and you authorize us to deduct such loss, costs or expenses from your account without prior notice to you.

**6. Dormant Accounts.** You understand that if your account is dormant, you may be charged the fee specified in the Disclosures and we may stop paying interest to the extent permitted by law. You understand that your account balance may be escheated (that is, turned over to the state) in accordance with state law.

**7. Joint, Trust, Fiduciary and Custodial Accounts.** You acknowledge that if your account is set up as a joint, trust, fiduciary or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

**8. Joint Account.** If this is a joint account, the deposits are the property of each person indicated on the account as joint tenants with the right of survivorship. We are authorized to recognize any of the signatures on the signature card in the payment of funds or the transaction of any business for this account. We may release all or any part of the amount in the account to honor checks, withdrawals, orders or requests from any person named on this account during the lifetime of all joint tenants. Any person named on the account is liable for the amount of any overdraft regardless of whether he or she signed the item or benefited from the proceeds of the item. Unless we receive written notice signed by any person named on the account requesting that we not pay or release the deposits, we shall not be liable to any person named on the account for continuing to honor checks, withdrawals, orders or requests from any joint tenant. After receipt of the notice, we may require the written authorization of any or all joint tenants for further payments or deliveries. We may be required by service of legal process to remit funds held in the joint account to satisfy a judgment entered against, or other valid debt incurred by, any person named on the account. On the death of any person named on the account, all sums from this account vest in and belong to the surviving party(ies) as his or her separate property and estate. We may honor checks, withdrawals, orders or requests from the survivor(s) after the death of any joint tenant.

**9. Convenience Account.** If this is a convenience account, all deposits are the property of the owner, designated in the account title by "FCO" (For the Convenience Of). We may release all or any part of the amount in the account to honor

checks, withdrawals, orders or requests from the owner or any other person named on the account during the owner's lifetime, even if the checks, withdrawals, orders or requests reduce the account balance to zero. Any other person named on the account will not be considered to have any ownership interest in the account, and there is no right of survivorship. Only the owner may request that the account be closed during his or her lifetime. Unless we receive written notice signed by the owner requesting that we not pay or release any of the deposits in the account and are given a reasonable time to act upon the notice, we shall not be liable to the owner for continuing to honor checks, withdrawals, orders or requests from the other named person(s) on the account. After receipt of the notice, we may require the written authorization of the owner for any further payments or deliveries. We may be required by service of legal process to remit funds held in the account to satisfy a judgment entered against, or other valid debt incurred by, the owner of the account, but not the other named person(s) except as otherwise ordered by a court of competent jurisdiction. Until we receive written notice of the death of the owner, and have had a reasonable opportunity to act on such notice, we may honor checks, withdrawals, orders, or requests from the other person(s) named on the account after the death of the owner. The other person(s) named on the account agrees to immediately provide us with written notice of the owner's death and acknowledges that the account is not to be used after the owner's death. Upon the death of the owner and prior to our receipt of a restraining order, injunction or other appropriate process from a court of competent jurisdiction prohibiting payments, and after we have a reasonable time to act upon it, we may make payment to the executor, administrator or voluntary administrator as defined in Article 13 of the Surrogate's Court Procedure Act of the deceased owner's estate or to any person designated in Section 1310 of the Surrogate's Court Procedure Act.

**10. In Trust For Account.** If this account is noted as an In Trust For account, the trustee may change the named beneficiary at any time by a written direction to us. The trustee reserves the right to withdraw all or part of the deposit at any time. Such payment or withdrawal shall constitute a revocation of the trust agreement as to the amount withdrawn. The beneficiary acquires the right to withdraw only if: (i) the trustee dies, (ii) the beneficiary is then living, and (iii) the trustee's will contains no provision revoking, terminating or modifying the trust account. The beneficiary is only entitled to the amount that is in the trust after all of the trustees' outstanding checks and debits have been paid. If the beneficiary predeceases the trustee, the named beneficiary's death shall terminate the trust and title to the money that is credited to the trust shall vest in the trustee.

**11. Custodial Account.** A custodial account is subject to applicable law as adopted by the state in which the account is opened. The documents that authorize the custodianship may be required for the account. An account opened under the Uniform Transfers/Gifts to Minors Act must be opened in the name of a custodian "as custodian for (name of minor) under the Uniform Transfer to Minors Act". There may be only one custodian and one minor as beneficiary for each minor account.

**12. Power of Attorney.** If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

**13. Fees, Service Charges and Balance Requirements.** You agree you are responsible for any fees, charges, balance, or deposit requirements as stated in the Disclosures.

**14. Non-Sufficient Funds and Overdrafts.** If your account lacks sufficient funds available to pay a check, preauthorized transfer, or other debit activity presented for payment, we may (1) return the item, or (2) pay the item at our discretion. If we return the item without paying it, we may charge you a non-sufficient funds fee. If we do pay the item on your behalf, you will be responsible to pay the overdrawn balance and an overdraft fee. Overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Our handling of these items may subject your account to a fee as disclosed in the Fee Schedule or other Disclosures. We will process checks and other debit items in the order identified in your Truth In Savings disclosure.

**15. Amendments and Alterations.** You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

**16. Notices.** You are responsible for notifying us of any address or name changes, the death of an account holder or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have a reasonable opportunity to act on it. Written notice sent by us to you is effective when mailed to the last address supplied.

**17. Telephone and Electronic Communication.** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

**18. Closing Account.** We may close the account at any time, with or without cause, by sending you notice and a check for the balance in our possession to which you are entitled. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account.

**19. Transfers and Assignments.** You cannot assign or transfer any interest in your account unless we agree in writing.

**20. Applicable Laws and Regulations.** You understand that this Agreement is governed by the laws of the state in which the account is opened unless federal law controls. Changes in these laws may change the terms and conditions of your account. We will notify you of any changes as required by law.

**21. ACH and Wire Transfers.** This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state in which the account is opened. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary 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. If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated

Clearing House Association ("NACHA") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

**Provisional Payment.** Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

**Notice of Receipt.** We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**Choice of Law.** We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

**International ACH Transactions.** If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

**22. Stop Payments.** If you request us to stop payment on a check you have written or on an electronic fund transfer (EFT) debit transfer, you will give written or other confirmation as allowed by us within 14 days of making the request. If you fail to confirm an oral stop payment request within the 14 days, we reserve the right to cancel the request. Requests to stop all future payments on an EFT debit transfer may require additional documentation to be supplied to us. Your stop payment request must describe the item or account with reasonable certainty and we must receive the request in a time and way that gives us a reasonable opportunity to act on it. A stop payment on a check you have written will remain in effect for 6 months or until we receive written revocation of the stop payment, whichever occurs first. A stop payment on an EFT debit transfer will remain in effect until we receive a withdrawal of the stop payment request or the return of the debit entry(ies), whichever occurs first. You may be charged a fee every time you request a stop payment, even if it is a continuation of a previous stop payment request. You understand that we may accept the stop payment request from any of the joint owners of the account regardless of who signed the check or authorized the transfer. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request. Written communication includes communication by electronic record.

**23. Checks.** All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account, or on any check issued by you, must be placed on the left side of the check when looking at it from the front, and must be placed so as to not go beyond an area located 1-1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that this requirement is met. You are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

**24. Electronic Checks.** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes.

**25. Substitute Checks.** To make check processing faster, federal law permits financial institutions 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 check(s).

**26. Stale or Postdated Checks.** We reserve the right to pay or dishonor a check more than 6 months old without prior notice to you. If you can write checks on your account, you agree not to postdate any check drawn on the account. If you do and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

**27. Check Safekeeping.** If you can write checks on your account and utilize check safekeeping or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you. When you request a copy of a check it may be subject to a fee as defined in the Disclosures.

**28. Statements.** If your account is a Checking, NOW, Money Market, or Statement Savings account, we will provide you with a periodic statement showing the account activity. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must notify us within 14 days after we mail or otherwise make the statement available to you of any discrepancies, except for transfers governed by the Wire Transfer Agreement. If you fail to notify us, you will have no claim against us. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it, or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

**29. Signatures.** Your signature on the Account Information form is your authorized signature. 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 regardless of by whom or by what means (including facsimile signature(s)) may have been affixed so long as they resemble the signature specimen in our files. For withdrawal and for other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instruction is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as

such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks and other items are processed automatically, i.e., without individual review of each check or item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of checks or other items for more than one signer, you agree that we are acting within common and reasonable banking practices by automatically processing checks and other items, i.e., without individual review of each check or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

**30. Restrictive Legends.** We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in a writing signed by an officer of the financial institution. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

**31. No Waiver.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

## **ACCOUNT SPECIFIC PROVISIONS.** In addition to the General Rules, the following rules apply to specific types of accounts: **CHECKING AND NOW ACCOUNTS**

**Checking Accounts.** If your account is a checking account, it will be either non-interest bearing or interest bearing as defined in the Truth in Savings Disclosure.

**Withdrawals.** Deposits will be available for withdrawal consistent with the terms of our Disclosures. Withdrawals may be subject to a service charge.

**Withdrawal Notice Requirements.** If your account is a NOW account or a non-demand deposit checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

## **MONEY MARKET AND SAVINGS ACCOUNTS**

**Withdrawals.** We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

**Regulation D Transaction Limitations.** Federal regulation restricts the number of transfers or withdrawals you can make on a Money Market Account and Savings Account and requires compliance with these restrictions. You understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures. Certain transfers or withdrawals will count toward the transaction limitations.

**Transfers or Withdrawals Subject to Transaction Limitations.** This transaction limitation includes transfers or withdrawals made to a third party if made by: phone, fax, computer, check, debit card, ACH, bill payments, or automatic transfers. The transaction limitation also includes transfers or withdrawals made to another account that you have with us if made by: phone; fax; computer; debit card; ACH; bill payments; or automatic transfers, including transfers for overdraft protection purposes.

**Transfers or Withdrawals Not Subject to Transaction Limitations.** There is **no limit** on the number of transfers or withdrawals between the accounts you have with us if made by: mail, messenger, ATM, in person, or to repay a loan that you have with us.

If these restrictions are violated, we may be required to close your account, take away your ability to transfer funds, or convert the account to a checking or other transaction account.

## **SAVINGS ACCOUNTS**

**Passbooks.** If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

## **CERTIFICATES OF DEPOSIT/TIME DEPOSIT ACCOUNTS**

**Account Terms.** The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), Annual Percentage Yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and in the Disclosures provided to you at the time of account opening. Interest will not be compounded unless noted and will be paid to you at the frequency and in the method noted. Withdrawal of interest prior to maturity will affect the APY.

**Withdrawal Prior To Maturity.** You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in the Disclosures.

**Additional Deposits During The Term.** No additional deposits will be allowed to this account during its term unless otherwise described in the Disclosures.

**Early Withdrawal Penalty.** Unless provided otherwise in the Disclosures, we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

**Renewal.** Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal. The grace period following a maturity date is described in the Disclosures.

If you are obligated to certify beneficial owner information at the time the account is opened, you are responsible for notifying us of any changes to the certified beneficial ownership information that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.

**Single Maturity.** Single Maturity Certificates will not automatically renew at maturity. The Disclosures describe our policy concerning the account's status following the maturity date. To ensure a continuation of interest earning, you must arrange for a new investment of the account balance.



**ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT**

**Seneca Savings**  
35 Oswego Street  
Baldwinsville, New York 13027  
(315)638-0233  
senecasavings.com

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Seneca Savings. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Visa Check Card (hereinafter referred to collectively as "ATM Card") or Visa Check Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

**TERMS AND CONDITIONS.** The following provisions govern the use of EFT services through accounts held by Seneca Savings which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

**DEFINITION OF BUSINESS DAY.** Business days are Monday through Friday excluding holidays.

**ATM CARD SERVICES.** The services available through use of your ATM card are described below.

**VISA CHECK CARD SERVICES:**

- You may withdraw cash from your checking account(s) and savings account(s).
- You may make deposits into your checking account(s) and savings account(s).
- You may transfer funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s) and savings account(s).
- You may use your Visa Check Card to obtain cash advances from your Checking Line of Credit at an ATM.

**DEBIT CARD SERVICES.** The services available through use of your debit card are described below.

**VISA CHECK CARD SERVICES:**

- You may withdraw cash from your checking account(s), NOW account(s), and statement savings.
- You may make deposits into your checking account(s), NOW account(s), and statement savings.
- You may transfer funds between your checking account(s), NOW account(s) and statement savings.
- You may make balance inquiries on your checking account(s), NOW account(s), and statement savings.
- You may use your Visa Check Card to obtain cash advances from your Checking Line of Credit at an ATM.
- You may use your card at any merchant that accepts Visa® debit cards for the purchase of goods and services.

**ATM SERVICES.**

**NETWORK.** Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your ATM Card or Debit Card at our ATM terminals, you may access your accounts through the following network(s): ACCEL, CIRRUS, MAESTRO, MASTERCARD, PLUS, VISA, NYCE

**ATM 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.

**OTHER ATM SERVICES.** In addition, you may perform the following transactions: ATM transfer service requires applicable accounts are linked to your Visa Check Card. To inquire please call 315-638-0233 during normal business hours.

**POINT OF SALE TRANSACTIONS.** Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to

ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fee.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Visa Check Card: checking and NOW account(s).

Your ATM and Debit cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

**CURRENCY CONVERSION - Visa®.** When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

**SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING.** You may perform the following functions through use of TELEPHONE BANKING:

- You may initiate transfers of funds between your checking and NOW accounts and checking and statement savings.
- You may make balance inquiries on your checking account(s), savings account(s), NOW account(s), and Loan.
- You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us.

**PREAUTHORIZED TRANSFER SERVICES.**

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), money market account(s), NOW account(s), and Statement Savings.

**SERVICES PROVIDED THROUGH USE OF SENECA SAVINGS ONLINE BANKING AND BILL PAY.** Seneca Savings offers its customers use of our Seneca Savings Online Banking and Bill Pay service.

Online Banking includes online transfers, check image retrieval, account history and bill pay services. Customers enrolled in the bill pay portion of Online Banking have the option to sign up for POP Money. Customers enrolled in Online Banking have the option to sign up for Mobile Banking.

**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 to pay bills.

#### LIMITATIONS ON TRANSACTIONS

**TRANSACTION LIMITATIONS - VISA CHECK CARD.**

**CASH WITHDRAWAL LIMITATIONS.** You may withdraw up to \$1,010.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Seneca Savings reserves the right to change dollar amount limits at any time upon prior notification.

**OTHER LIMITATIONS.**

- The number and dollar amount limit of Point of Sale transactions will be provided to you when you receive your card.
- Dollar limitations regarding electronic systems (Online Banking or Online Bill Pay) are limited to the available balance in the customer's account at the time the electronic funds transfer occurs. Dollar limitations apply to POP Money and the Mobile Capture feature of Mobile Banking. Please call (315) 638-0233 for further information regarding transaction limitations.
- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- Listed below are access devices that may be used to access a line of credit account, and the line of credit accounts that may be accessed. The amount of any cash advance available through use of your access device is subject to your separate agreement with Seneca Savings, if any. Please refer to your Line of Credit Agreement for disclosures related to such limitations.

Visa Check Card: Checking Line of Credit

**LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.** Federal regulation limits the number of checks, telephone transfers, online transfers and preauthorized electronic transfers to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six such transactions from each money market and/or savings type account(s) you have each month for purposes of making a payment to a third party or by use of a telephone or computer.

### NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

#### **RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.**

**TRANSACTION RECEIPTS.** Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**PERIODIC STATEMENTS.** If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**PREAUTHORIZED DEPOSITS.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (315)638-0233 to find out whether or not the deposit has been made.

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN").** In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Seneca Savings immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN via the telephone or calling 1-800-567-3451

#### **RIGHTS REGARDING PREAUTHORIZED TRANSFERS.**

**RIGHTS AND PROCEDURES TO STOP PAYMENTS.** If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (315)638-0233

or

write to: Seneca Savings  
c/o Accounting Department  
35 Oswego Street  
Baldwinsville, NY 13027

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

**NOTICE OF VARYING AMOUNTS.** If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. 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.

**OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS.** If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

**YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT.** If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: (315)638-0233 (During normal business hours)

or

write to: Seneca Savings  
c/o Accounting Department  
35 Oswego Street  
Baldwinsville, NY 13027

After normal business hours to report a lost or stolen card call 1-800-554-8969.

For a lost or forgotten PIN call 1-800-567-3451.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

**CONSUMER LIABILITY.** Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access 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. If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

**CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING VISA CHECK CARD.** The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa® logo. The zero liability provisions do not apply to PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

**ILLEGAL USE OF VISA CHECK CARD.** You agree not to use your Visa Check Card for any illegal transactions, including internet gambling and similar activities.

**TRUTH IN LENDING DISCLOSURE.** You may be liable for the unauthorized use of your ATM Card or Debit Card to access a line of credit. Please refer to your Line of Credit Agreement for disclosures related to your liability for unauthorized use.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS.** In case of errors or questions about your electronic fund transfers,

call us at: (315)638-0233

or



write to: Seneca Savings  
c/o Accounting Department  
35 Oswego Street  
Baldwinsville, NY 13027

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Seneca Savings no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's<sup>®</sup> cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa<sup>®</sup> Check Card use within five (5) business days of notification of the loss.

We will tell you the results within three (3) 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.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTION.** 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 as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

#### **CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.**

**SCHEDULE OF FEES.** The schedule of fees referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Seneca Savings upon request.

**DISCLOSURE OF ACCOUNT INFORMATION.** You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Seneca Savings and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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. If you give us your permission in a record or writing:

**AMENDING OR TERMINATING THE AGREEMENT.** We may change this agreement from time to time. You will be notified at least 30 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

**SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE.** Please keep in mind the following basic safety tips whenever you use an ATM:

- The activity of the ATM facility is being recorded by a surveillance camera or cameras.
- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- You should close the entry door completely upon entering and exiting the ATM facility.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- You should not permit any unknown persons to enter the ATM facility after regular banking hours.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. You should place withdrawn cash securely upon your person before exiting the ATM facility. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.
- Direct complaints concerning security in the ATM facility to our security department at (315)638-0233 if we own or operate the ATM, or if we do not own or operate the ATM, to the institution operating the ATM at the telephone number found on or near the ATM, or to the New York Department of Financial Services at 1-877-BANK NYS (1-877-226-5697). Further, the nearest available public telephone should be used to call the police if emergency assistance is needed.

#### ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Seneca Savings.

**TRUTH IN SAVINGS**  
Certificate of Deposit

**Seneca Savings**  
35 Oswego Street  
Baldwinsville, New York 13027  
(315)638-0233  
senecasavings.com

**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.  
You will be paid this interest rate until maturity.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to account monthly.  
The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.  
You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

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

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** After your account is opened you may not make deposits into/withdrawals from your account until the maturity date, other than the withdrawal of interest that has been credited to your account.

**MATURITY DATE.** Your account will mature \_\_\_\_\_.

**EARLY WITHDRAWAL PROVISIONS.**

Less than 12 month CD - 1 Months Interest  
12 month CD - 2 Months Interest  
13 month to 23 month CD - 3 Months Interest  
24 month to 60 month CD - 6 Months Interest

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
**Fabulous 50+ Interest Checking**

**Seneca Savings**  
**35 Oswego Street**  
**Baldwinsville, New York 13027**  
**(315)638-0233**  
**senecasavings.com**

**ELIGIBILITY REQUIREMENTS.** Any one signer on account is age 50 or older.

**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.  
Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be posted to the account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity. Applicable to account balances of less than \$200.00

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
Fabulous 50 + Savings

**Seneca Savings**  
35 Oswego Street  
Baldwinsville, New York 13027  
(315)638-0233  
senecasavings.com

**ELIGIBILITY REQUIREMENTS.** Any one signer on account is age 50 or older

**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.  
Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will compounded daily and will be credited to account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Per Federal Regulation, the following types of withdrawals and transfers are limited to six (6) per statement cycle;

\*Internet or telephone transfers

\*Preauthorized transfers (i.e. any arrangement to pay a third party from the depositor's account, including orders received through ACH);

\*Internal automatic transfers, including transfers to cover an overdraft in a checking account;

\*Checks to third parties, debit cards or POS transactions

An Excessive Transaction Fee of \$2.00 per debit transaction types listed above will be imposed if more that six (6) debit transactions are presented per statement cycle period.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**TRUTH IN SAVINGS**  
**Holiday Club Account**

**Seneca Savings**  
**35 Oswego Street**  
**Baldwinsville, New York 13027**  
**(315)638-0233**  
**senecasavings.com**

**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.  
Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account. The interest rate for your account will be credited through date of disbursement.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to your account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1.00 to open this account.

You must maintain a minimum daily balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**PROCESSING ORDER.** All credit and debit transactions are processed in the order in which they are received. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Per Federal Regulation, the following types of withdrawals and transfers are limited to six (6) per statement cycle;

\*Internet or telephone transfers

\*Preauthorized transfers (i.e. any arrangement to pay a third party from the depositor's account, including orders received through ACH:

\*Internal automatic transfers, including transfers to cover an overdraft in a checking account;

\*Checks to third parties, debit cards or POS transactions.

An Excessive Transactions Fee of \$2.00 per debit transaction types listed above will be imposed if more than six (6) debit transactions are presented per statement cycle period.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** The balance in your account will be automatically disbursed to you annually in mid-October.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
**Landlord Account**

**Seneca Savings**  
**35 Oswego Street**  
**Baldwinsville, New York 13027**  
**(315)638-0233**  
**senecasavings.com**

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A service charge of \$15.00 will be imposed every month if the average daily balance for the month falls below \$10,000.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity. Applicable to account balances of less than \$200.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**TRANSACTION LIMITATIONS.** Per item charges: \$0.30

\*Transaction limits are calculated as follows:

500 free transactions and charged \$0.30 for each transaction over that amount

\*Transactions are defined as each check paid, each check deposited and each ACH debit and credit.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
Non For Profit Checking Account

**Seneca Savings**  
35 Oswego Street  
Baldwinsville, New York 13027  
(315)638-0233  
senecasavings.com

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity. Applicable to account balances of less than \$200.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, will be processed as follows: electronic items such as ATM and Preauthorized transactions (smallest to largest) then checks (smallest to largest). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your average daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Average Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Equal to or greater than \$0.00 but less than \$	%	equal %
2	Equal to or greater than \$	%	range from % to %

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will compounded daily and will be posted to the account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A minimum balance service charge of \$6.00 will be imposed every month if the average daily balance for the month falls below \$1,500.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity. Applicable to account balances of less than \$200.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**ELIGIBILITY REQUIREMENTS.**

12 debit card purchases post and settle during cycle period  
 1 automatic ACH debit per cycle period  
 Enroll in and agree to receive e-statements

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your average daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Average Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Equal to or greater than \$0.00 but less than \$	%	equal %
2	Equal to or greater than \$	%	range from % to %

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.010% with an annual percentage yield of 0.01%.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be post to account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

You must maintain a minimum average daily balance of \$1.00 to obtain the disclosed annual percentage yield.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity. Applicable to account balances of less than \$200.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Transactions and activities may take one (1) or more business days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count towards earning rewards; ATM-processed transactions, transfers between accounts, debit (and credit) card purchases by merchants and received by Seneca Savings as ATM transactions, (PIN based, signature based) transactions, non-retail payment transactions and purchases made with non-Seneca Savings issued debit or credit cards.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**TRUTH IN SAVINGS**  
Seneca Super Saver Kids Account

**Seneca Savings**  
35 Oswego Street  
Baldwinsville, New York 13027  
(315)638-0233  
senecasavings.com

**ELIGIBILITY REQUIREMENTS.** This account is reserved for minors ages 5 to 18. Upon the minors 19th birthday this account will automatically transfer to a Simple Savings account subject to the provisions as outlined in the Simple Savings Disclosure.

**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$5.00 to open this account.

You must maintain a minimum average daily balance of \$50.00 to obtain the disclosed annual percentage yield.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Per Federal Regulation, the following types of withdrawals and transfers are limited to six (6) per statement cycle;

\*Internet or telephone transfers

\*Preauthorized transfers (i.e. any arrangement to pay a third party from the depositors account; including orders received through ACH;

\*Internal automatic transfers, including transfers to cover an overdraft in a checking account;

\*Checks to third parties, debit cards or POS transactions

An Excessive Transaction Fee of \$2.00 per debit transaction types listed above will be imposed if more than six (6) debit transactions are presented per statement cycle period.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Average Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.00 but less than \$	%	%
2	Equal to or greater than \$	%	%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A Minimum Balance Service Charge of \$10.00 will be imposed every month if the average daily balance for the month falls below \$500.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity. Applicable to account balances of less than \$200.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Per Federal Regulation, the following types of withdrawals and transfers are limited to six (6) per statement cycle:

\*Internet or telephone transfers

\*Preauthorized transfers (i.e. any arrangement to pay a third party from the depositor's account, including orders received through ACH);

\*Internal automatic transfers, including transfers to cover an overdraft in a checking account;

\*Checks to third parties, debit cards or POS transactions

A Transaction Limit Service Charge of \$2.00 per debit transaction types listed above will be imposed if more than six (6) debit transactions are presented per statement cycle period.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
Simple Savings

**Seneca Savings**  
35 Oswego Street  
Baldwinsville, New York 13027  
(315)638-0233  
senecasavings.com

**RATE INFORMATION.** The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

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

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be posted to account monthly..

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A minimum balance service charge of \$6.00 will be imposed every month if the average daily balance for the month falls below \$100.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**BALANCE COMPUTATION METHOD.** We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Per Federal Regulation, the following types of withdrawals and transfers are limited to six (6) per statement cycle;

\*Internet or telephone transfers

\*Preauthorized transfers (i.e. any arrangement to pay a third party from the depositor's account, including orders received through ACH);

\*Internal automatic transfers, including transfers to cover an overdraft in a checking account;

\*Checks to third parties, debit cards or POS transactions

An Excessive Transactions Fee of \$2.00 per debit transaction types listed above will be imposed if more than six (6) debit transactions are presented per statement cycle period.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**TRUTH IN SAVINGS**  
Simply Free Checking

**Seneca Savings**  
35 Oswego Street  
Baldwinsville, New York 13027  
(315)638-0233  
senecasavings.com

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$2.00 per month will be charged after 12 months of inactivity. Applicable to account balances of less than \$200.00.

**PROCESSING ORDER.** All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**OVERDRAFT BANKING.** Seneca Savings Overdraft Banking service allows customers the option to have overdraft protection for ATM and one-time point of sale debit card transactions.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.