

# Consumer High Yield Savings Account Disclosure

Minimum opening deposit	\$100,000
Monthly maintenance fee	\$2
Average daily account balance to waive monthly maintenance fee	\$25
Minimum balance to earn interest	\$100
Non-PCSB Bank ATM withdrawal fee	\$2.50 (free if TRUE LOCAL Checking or TRUE LOCAL PREMIUM Checking is the primary account on the card)
Surcharge-free access to thousands of SUM® program ATMs <sup>1</sup>	Yes
Checking relationship requirement <sup>2</sup>	Basic Checking, True Local Checking, or True Local Premium Checking

**Interest Rate Information:** The following interest rates and annual percentage yields (APY) are accurate as of \_\_\_\_\_. Rates are subject to change at any time at our discretion. We may change balance requirements or fees at any time with proper notice to you. For current rate information call 888-808-4700.

	Interest Rate:	APY:
\$0 to \$99.99	_____ %	_____ %
\$100 to \$99,999	_____ %	_____ %
\$100,000 and over	_____ %	_____ %

1. Surcharges may be assessed by other financial institutions (that are not part of the SUM® program) for the use of their ATMs.
2. If you terminate your checking account requirement, your High Yield Savings account may revert to Statement Savings. Please refer to the Personal Deposit Account Agreement for more information.

## Common Account Disclosures

**Business Days:** The term “business day” refers to every day, except Saturdays, Sundays, and federal holidays.

**Accrual of Interest:** Interest begins to accrue no later than the business day of your deposit.

**Compounding and Crediting Frequency:** Interest will be compounded monthly. Interest will be credited to your account every month on the statement date.

**Account Closing and Interest:** If you close your account before interest is credited, you will not receive the accrued interest.

**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.

**Notice of Withdrawal:** We reserve the right to require seven days’ notice in writing before each withdrawal from an interest-bearing account as defined by Regulation D.

Fees could reduce earnings on your account.

## Personal Service Fees

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated:

Abandoned Property <sup>1</sup> , per account or such lesser rate as may be set by law .....	\$65.00
ATM/Debit Cards:	
Expedited Card Replacement Fee .....	\$65.00
International ATM Transactions:	
Mastercard (M/C) Cross Border Fee .....	2.79% of US Dollar Amount
Mastercard (M/C) Currency Conversion Fee .....	0.21% of US Dollar Amount
Non-PCSB Bank ATM Transactions <sup>2,3</sup> .....	\$2.50*
Replacement ATM/Debit Card Fee .....	\$10.00
Canadian Foreign Draft - USD value less than \$300 .....	\$15.00
Canadian Foreign Draft - USD value \$300 or more .....	\$5.00
Cashier's Check .....	\$7.50*
Check Orders (CHK Order) <sup>4</sup> .....	Prices vary depending on style
Collection Item Fee .....	\$30.00
Counter Checks Per Page .....	\$2.00*
FI Transfer Fee (External Transfer) .....	\$2.50
Legal Process Fee (e.g., attachment, levy or garnishment) per occurrence	
or such lesser rate as may be set by law .....	\$100.00
Overdraft Fee:	
Paid Item Fee – when we pay an overdraft item, once per item <sup>5</sup> .....	\$35.00

Research	
Research Fee - per hour .....	\$30.00
Copy Fee, per item, or per page (Copy of Checks, Transaction Slips, Cashier's Checks or Deposited Items) .....	\$5.00
Duplicate or Interim Statement Fee .....	\$5.00
Statement Copy with Images Fee .....	\$5.00
Subpoena Research per hour .....	\$75.00
Safe Deposit Box Rental Fees:	
(Check availability of size with your Branch Representative).	
Safe Deposit Box Annual Fee <sup>6</sup> .....	Varies by Size†
Safe Deposit Box Drilling Fee .....	\$200.00
Late Fee .....	\$15.00
Replacement Key Fee .....	\$35.00
†Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at select branch locations and sizes available may vary.	
Stop Payment, all items including ACH & bill pay .....	\$25.00*
Sweep Transaction Fee (overdraft protection transfer from a deposit account), per transfer .....	\$10.00 <sup>7</sup>
Wire Transfer Fees:	
Domestic:	
Incoming .....	\$10.00
Outgoing .....	\$35.00
International:	
US Dollar Incoming .....	\$10.00
US Dollar Outgoing .....	\$40.00
Foreign Currency Incoming .....	\$0.00
Foreign Currency Outgoing .....	\$40.00
Wire Trace Fee .....	\$40.00

\*This service is free for TRUE LOCAL PREMIUM Checking accounts. See footnotes below for details on fee waivers.

- Consistent with New York law, the fee to be assessed on each abandoned property will equal the costs related to or incurred as a result of the payment or delivery of abandoned property to the state comptroller, including but not limited to the costs incurred to provide written notice to the account holder.
- This fee is waived on TRUE LOCAL Checking and TRUE LOCAL PREMIUM Checking accounts.
- Other financial institutions (that are not part of the SUM<sup>®</sup> program) may impose a surcharge for ATM use. Three (3) foreign ATM surcharges will be refunded on TRUE LOCAL Checking per statement cycle. All foreign ATM surcharges incurred in the U.S.A. will be refunded on TRUE LOCAL PREMIUM Checking accounts.
- PCSB Club style checks are provided at no charge for TRUE LOCAL PREMIUM Checking accounts. A credit may be applied toward other styles of checks.
- You will be charged a Paid Item Fee if we honor or pay the item or transaction when you have a non-sufficient available balance. You will not be charged more than one (1) Overdraft Fee per item. We have no obligation to notify you if we honor, pay, return or decline an item or transaction for a non-sufficient available balance.
- TRUE LOCAL PREMIUM Checking customers will receive a ten (10) percent discount on their annual safe deposit box rental. Limited to one discount per TRUE LOCAL PREMIUM Checking Account.
- This fee is waived on PCSB TOTAL Checking.

To request additional information about  
PCSB Bank's products and services, please visit  
your local PCSB Bank office,  
call us at 888-808-4700, or visit us online at:  
[PCSB.com](http://PCSB.com)

Telephone Banking: 877-450-7272