

Northfield
Bank

www.eNorthfield.com

First State Bank to Northfield Bank
Data Conversion Guide



Table of Contents

Welcome	1
Northfield Bank/First State Bank Product Transition Chart	2
Important Information for Online Banking Users.....	3
Terms and Conditions	4
CD/IRA Withdrawal Penalties	7
Really Free Checking Account Disclosures	8
Money Market Account Disclosures.....	10
NOW Account Disclosures	12
Statement Savings Account Disclosures.....	14
Certificate of Deposit Account Disclosures.....	16
IRA Account Disclosures.....	18
ATM/Debit Card Account Disclosures	20
Electronic Funds Transfers.....	22
Substitute Checks and Your Rights	27
Privacy Policy.....	28
Funds Availability	30
Fee Schedule	31
Hours and Locations.....	32





Welcome to Northfield Bank. We are excited to have you as a customer and to bring you on to the Northfield Bank data processing system.

This document contains important information regarding the changes to your product terms and conditions. We encourage you to review this document and retain for future reference.

What this transition means for you is that you now have complete access to all Northfield's banking products, services, and branch locations.

With over 20 branch locations in Central New Jersey, Staten Island, and Brooklyn, we are committed to providing the resources and services you need to meet your financial goals.

A complete list of our branch hours and locations can be found on page 32 or at www.eNorthfield.com/locations.

Northfield Bank was founded in 1887 with the vision of serving the financial needs of the community. We proudly continue this tradition today by staying true to our core values of service, products and stability.

We look forward to serving you and your community for many years to come.



Northfield Bank/First State Bank
Product Transition Chart



If you have the following account(s) at: First State Bank	You will have the following account(s) at Northfield Bank	Major changes to account terms: (please review enclosed disclosures for complete details)
Totally Free Checking Senior Checking	Really Free Checking	No minimum account balance required. No monthly maintenance fee. Senior Checking Accounts will be converted to non-interest bearing Really Free Checking accounts.
NOW Interest Checking	NOW Account	\$500 minimum balance to earn interest. \$1,000 minimum average daily balance required to avoid monthly maintenance fee of \$10.00 per month. Interest rate is variable, with no rate floor, and subject to change.
All Money Market Products	Money Market Demand Account	\$2,500 minimum daily balance to earn interest. \$500 minimum average daily balance required to avoid monthly maintenance fee of \$10.00 per month. Interest rate is variable and tiered, with no rate floor, and subject to change.
Statement Savings Student Statement Savings	Statement Savings	Interest compounded daily. \$300 minimum daily balance to earn interest. \$300 minimum daily balance to avoid monthly maintenance fee of \$3.00 per month. Interest rate is variable, with no rate floor, and subject to change.
Certificate of Deposit	Certificate of Deposit	Current CD's through maturity—no change in account terms.
IRA	IRA	Current IRA's through maturity—no change in account terms.
First State ATM/Debit Mastercard	Northfield ATM/Debit Visa	New cards will be issued approximately one week prior to conversion. ATM/Debit cards will no longer include (5) free foreign ATM withdrawals.

Rev. February 2012

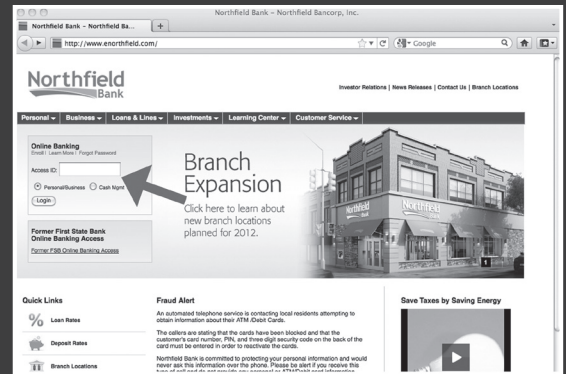
Important Information for Online Banking Users

You will no longer be able to access your former First State Bank Online Banking system after 5:00pm on Friday, March 16, 2012.

Online Banking service will be restored on Monday, March 19, 2012 at 9:00am.

To access your accounts beginning Monday, March 19, 2012, enter your User ID in the Online Banking "Access ID" box located in the upper-left hand corner of the www.eNorthfield.com home page.

Your User ID will remain the same after conversion. Your password will be reset to the last four digits of your social security number. You will then be prompted to change your password and set up the multifactor security options. **When changing your password, your current password will be the last four digits of your social security number, not your current First State Bank password.**



Important items to note during this conversion:

- Your existing bill payment payees/vendors will be automatically transferred to the new Northfield Bill payment system.
- Any payment or transfer scheduled for after March 19, 2012 will be transferred to the new system. Do not schedule a transfer or bill for March 17, 2012 or March 18, 2012. Please log into online banking after conversion to verify all payments have transferred properly.
- Online transaction history will not be carried over during conversion. Online account history will begin to build as of March 19, 2012. You may want to print or save your transaction history prior to conversion.
- Beginning March 19, 2012, if you schedule a bill and you do not have the funds available, the bill will still be paid. However this may result in you being put in a negative position.
- You may enroll for paperless statements and notices by logging in to online banking and clicking the "options" tab at the top of the screen. Scroll to the bottom of the page and click "edit" in the "eStatement Enrollment" box to select the accounts to begin receiving electronic statements.

If you should have any questions or need assistance with your online banking service, please contact your local branch at (732) 499-7200.

TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of New Jersey (except to the extent that this agreement can and does vary such rules or laws).

The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

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

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. As used in this agreement, "party" means a person who has a present right, subject to request, to payment from the account. A P.O.D. payee or beneficiary of a trust account is a party only after the account becomes payable to them by reason of their surviving the original payee or trustee. Unless the context indicates otherwise, "party" includes a guardian, conservator, personal representative or assignee, including an attaching creditor, of a party. It also includes a person identified as a trustee of an account for another whether or not a beneficiary is named, but it does not include any named beneficiary unless they have a present right of withdrawal.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

WITHDRAWALS - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us. You agree that, as to any item that we have no opportunity to examine the signatures, such as an electronic check conversion transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation, you waive any requirement of multiple signatures for withdrawal. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. You agree that we may charge fees for overdrafts and use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. At the present time, we do not require such notice. If we do require such notice at some time in the future, we will apply that requirement to all such accounts. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

ALL PERSONAL ACCOUNTS - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.
Multiple-Party Accounts (joint accounts, trust accounts, and pay-on-death accounts) - A multiple-party account is one with more than one party, or a trust or pay-on-death (P.O.D.)

account. Any party to this agreement may withdraw all or any portion of the account balance unless otherwise indicated on the account records. Such accounts are subject to the Multiple Party Deposit Account Act, New Jersey Statutes Annotated (NJSA) § 17:161-1 et seq., and we will not be liable because of any payments made pursuant to the Act. We may make payment from this account, including payment of the entire account balance, (i) pursuant to any statutory or common law right of setoff, levy, attachment or other valid legal process or court order, relating to the interest of any one or more of the parties; and (ii) on request to a trustee in bankruptcy, receiver in any state or Federal insolvency proceeding, or other duly authorized insolvency representative of any one or more of the parties. The financial institution is not required to determine net contributions. Each party owns their net contribution to the account. In the absence of proof of net contribution, and unless the parties have specifically agreed otherwise, each party will own an equal share of this account. Ownership of a multiple-party account cannot be changed by will.

Joint Account - With Survivorship (And Not As Tenants In Common) - is owned by two or more parties. Upon the death of a party: (a) where there is only one surviving party, the entire account will belong to the survivor; (b) where there are two or more surviving parties, each party will continue to own their proportionate share as joint tenants with survivorship and not as tenants in common. The portion of the account owned by the deceased party will be shared equally by the survivors.

Joint Account - No Survivorship (As Tenants In Common) - is owned by two or more parties, but none of you intend (merely by opening this account) to create any right of survivorship in any other party. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not however, affect the "number of signatures" necessary for withdrawal.

Revocable Trust or Pay-On-Death Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries or P.O.D. payees cannot withdraw unless: (1) all parties creating the account die, (2) the beneficiary/P.O.D. payee is then living, and (3) we are not otherwise required by New Jersey law to make payment to a parent, custodian, or guardian. If two or more beneficiaries/P.O.D. payees are named and survive the death of all parties creating the account, such beneficiaries/P.O.D. payees will own this account in equal shares, without right of survivorship. The party(ies) creating either of these account types reserves the right to: (1) change beneficiaries/P.O.D. payees, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

STATEMENTS - Your Duty to Report Unauthorized Signatures, Alterations and Forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

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

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

Your Duty to Report Other Errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

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

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

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

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

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

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

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for

substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOТЕLY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

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

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

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

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

The chart below outlines the penalties that would be imposed for the early withdrawal of a Certificate of Deposit or Individual Retirement Account.

CD/IRA EARLY WITHDRAWAL PENALTY

Account Term	Penalty in addition to the 7 day penalty
1 month - 11 months	90 days interest
12 months - 24 months	180 days interest
24 months and above	1 year interest



581 Main Street, Suite 810
Woodbridge NJ 07095

REALLY FREE CHECKING TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Really Free Checking _____

Acct #: _____

Date: 01/31/2012 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (732)499-7200 _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than Seven days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 1.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____ .

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.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the

_____ falls below _____

\$_____. 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.

The period we use is _____.

To obtain the annual percentage yield disclosed.

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

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

The period we use is _____.

Compounding and Crediting

Frequency - Interest _____ be compounded _____.

Interest will be _____.

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance 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.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$_____ to obtain the bonus.

To earn the bonus, _____

_____.

Transaction Limitations

The minimum amount you may deposit is \$_____.

The minimum amount you may withdraw is \$_____.

During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

* We pay check items presented in an order from lowest item number to highest item number presented. * We reserve the right to honor any item presented against uncollected or insufficient funds and the normal overdraft fee applies.

* An ATM transaction will not bring your account negative. The Bank's discretionary honoring of checks or EFTs presented against your account will make your account go negative. A POS transaction may cause an overdraft.



581 Main Street, Suite 810
Woodbridge NJ 07095

MONEY MARKET ACCOUNT TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Money Market _____

Acct #: _____

Date: 01/31/2012 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (732)499-7200 _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than Seven days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account depends upon the account balance. Bal < \$2,500 pays no interest - Bal > \$2,499.99 but < \$10,000. pays rate of .05% APY .05% - Bal > \$9,999.99 but < \$15,000 pays rate of .25% APY .25% - Bal > \$14,999.99 pays rate of .70% APY .70% _____ .

Subsequent rates will depend on the account balance. _____

Frequency of rate change

We may change the interest rate on your account at our discretion _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$10000.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly fee _____ you must meet the _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A min bal fee _____ of \$ 10.00 will be imposed every month _____

if the average daily balance for the month _____ falls below \$ 500.00 _____ .

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.

The period we use is the statement cycle _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below

\$ _____ . 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.

The period we use is _____ .

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$ 2,500.00 in the account each day to obtain the disclosed annual percentage yield.

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

The period we use is _____ .

Compounding and Crediting

Frequency - Interest Will not _____ be compounded Daily .

Interest will be credited monthly .

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance 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.

The period we use is _____ .

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue ON THE DAY .

_____ .
_____ .
_____ .
you deposit noncash items (for example, checks).

Bonuses

You will _____ .

_____ .
as a bonus _____ .

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____ .

_____ .

Transaction Limitations

The minimum amount you may deposit is

\$ _____ .

The minimum amount you may withdraw is

\$ _____ .

During any Statement Cycle _____ ,

you may not make more than Six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

_____ .

_____ .

_____ .

_____ .

_____ .

_____ .

_____ .

_____ .

_____ .

_____ .

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

* APY assumes interest remains on deposit. Withdrawal of interest will reduce earnings. * We pay check items presented in an order from lowest item number to highest item number presented. * We reserve the right to honor any item presented against uncollected or insufficient funds and the normal overdraft fee applies. * An ATM transaction will not bring your account negative. The Bank's discretionary honoring of checks or EFTs presented against your account will make your account go negative. A POS transaction may cause an overdraft.



581 Main Street, Suite 810
Woodbridge NJ 07095

NOW ACCOUNT TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: N O W

Acct #: _____

Date: 02/01/2012

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (732)499-7200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than Seven days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at our discretion _____ .

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 500.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly fee you must meet the _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A min bal fee of \$ 10.00 will be imposed every month

if the average daily balance for the month _____ falls below \$ 1,000.00 .

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.

The period we use is the statement cycle .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below

\$ _____. 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.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

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

The period we use is _____.

Compounding and Crediting

Frequency - Interest Will not _____ be compounded Daily _____.

Interest will be credited monthly _____.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance 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.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue ON THE DAY _____

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____

_____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

- The minimum amount you may deposit is \$ _____.
- The minimum amount you may withdraw is \$ _____.
- During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

* APY assumes interest remains on deposit. Withdrawal of interest will reduce earnings. * We pay check items presented in an order from lowest item number to highest item number presented. * We reserve the right to honor any item presented against uncollected or insufficient funds and the normal overdraft fee applies. * An ATM transaction will not bring your account negative. Only the Bank's discretionary honoring of checks and EFTs presented against your account will make your account go negative. A POS transaction may cause an overdraft.



581 Main Street, Suite 810
Woodbridge NJ 07095

STATEMENT SAVINGS TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Statement Savings _____

Acct #: _____

Date: 01/31/2012 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (732)499-7200 _____

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than Seven days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is .25 % with an annual percentage yield of .25 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at our discretion _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$10.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly fee _____ you must meet the _____ following requirements:

A min bal fee _____ of \$3.00 _____ will be imposed every month _____

if the balance in the account falls below \$300.00 _____ any day of the month _____

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____

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.

The period we use is _____

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the

falls below _____

\$_____. 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.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$300.00 in the account each day to obtain the disclosed annual percentage yield.

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

The period we use is _____.

Compounding and Crediting

Frequency - Interest Will _____ be compounded Daily _____.

Interest will be credited monthly _____.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance 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.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue ON THE DAY _____.

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$_____ to obtain the bonus.

To earn the bonus, _____.

Transaction Limitations

- The minimum amount you may deposit is \$_____.
- The minimum amount you may withdraw is \$_____.
- During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make Six (6) _____ preauthorized transfers from _____ your account each statement cycle.

Additional Terms

* APY assumes interest remains on deposit. Withdrawal of interest will reduce earnings. * This account is permitted no more than six preauthorized transfers or withdrawals to another account of the depositor at this Bank or to third parties per statement cycle by check, draft, debit card or similar order.

581 Main Street, Suite 810
Woodbridge NJ 07095



CERTIFICATE OF DEPOSIT TRUTH IN SAVINGS DISCLOSURE FOR TIME ACCOUNTS

Terms following a apply only if checked.

Acct: CD

Acct #: _____

Date: 02/01/2012

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (732)499-7200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

FIXED RATE:

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate For the term of the Certificate.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

VARIABLE RATE:

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate:

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____.

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____.

Subsequent rates _____.

Frequency of Rate Change:

We may change the interest rate on your account _____.

Your initial interest rate will not change _____.

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on Rate Changes:

The interest rate for your account will not _____ by more than _____ each _____.

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

COMPOUNDING AND CREDITING:

Frequency - Interest _____ Will _____ be compounded Daily. Interest will be Credited Monthly and at Maturity.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

Effect on Closing an Account. If you close your account before interest is credited, you Will Not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

To Open the Account. You must deposit at least \$ 2,500.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed.

You must maintain a minimum balance of \$ 0.01 in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. 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. The period we use is _____.

BALANCE COMPUTATION METHOD:

Daily Balance 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.

Average Daily Balance 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. The period we use is _____.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue On the Day you deposit noncash items (for example, checks).

MATURITY DATE:

Your account will mature on _____.

Your account will mature in _____.

We may accelerate the maturity or call this account, at our option, _____.

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: It is our practice to allow funds deposited in a time deposit account to be withdrawn prior to maturity, subject to early withdrawal penalties

Interest: _____

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.
- 180 days' interest on the amount withdrawn
- 90 days' interest on the amount withdrawn
- 30 days' interest on the amount withdrawn
- _____

The interest rate we will use to calculate the interest forfeiture will be: simple interest rate in effect for the current certificate term

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

- You may make no more than _____ deposits into your account each _____.
- You may only make deposits into your account _____

You may make unlimited deposits into your account.
 You may not make any deposits into your account until maturity.

- The minimum amount you can deposit is \$ _____.
- The maximum amount you can deposit is \$ _____.
- _____

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have SEVEN days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be _____, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be calculated on the same basis but at the rate prevailing at the time of maturity.

BONUSES:

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be _____ Based on the Term Selected _____ .

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on The Maturity Date _____ .

Please call (732)499-7200 to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS:

581 Main Street, Suite 810
Woodbridge NJ 07095



**IRA
TRUTH IN SAVINGS DISCLOSURE
FOR TIME ACCOUNTS**

Terms following a apply only if checked.

Acct: IRA

Acct #: _____

Date: 02/01/2012

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (732)499-7200.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

FIXED RATE:

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate For the term of the Certificate.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

VARIABLE RATE:

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of Rate:

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

_____.

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

_____.

Subsequent rates _____

_____.

Frequency of Rate Change:

We may change the interest rate on your account _____.

Your initial interest rate will not change _____.

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on Rate Changes:

The interest rate for your account will not _____ by more than _____ each _____.

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

COMPOUNDING AND CREDITING:

Frequency - Interest _____ Will _____ be compounded _____ Daily _____ Interest will be _____ Credited Monthly and at Maturity _____.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Required Interest Distribution. This account requires the distribution of interest and does not allow interest to remain in the account.

Effect on Closing an Account. If you close your account before interest is credited, you _____ Will Not _____ receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS:

To Open the Account. You must deposit at least \$ 250.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed.

You must maintain a minimum balance of \$ 0.01 in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. 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. The period we use is _____.

BALANCE COMPUTATION METHOD:

Daily Balance 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.

Average Daily Balance 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.

The period we use is _____.

ACCRUAL OF INTEREST ON NONCASH DEPOSITS:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue On the Day _____

_____.

you deposit noncash items (for example, checks).

MATURITY DATE:

Your account will mature on _____.

Your account will mature in _____.

We may accelerate the maturity or call this account, at our option, _____.

Your account has no definite maturity date. To withdraw any or part of this deposit without penalty, we must receive at least _____ written notice from you of your intention to make a withdrawal. The notice must specify the exact amount and date of the intended withdrawal. Interest will no longer accrue after the withdrawal date specified in your notice on the amount specified in your notice. We may terminate this account by mailing a notice to you of our intention to terminate at least ten days before the termination date. The date of intended withdrawal of the last funds in the account, or the termination date, is considered to be the maturity date.

TIME DEPOSIT WITHDRAWAL LIMITATIONS:

Principal: It is our practice to allow funds deposited in a time deposit account to be withdrawn prior to maturity, subject to early withdrawal penalties

Interest: _____

Interest Timing: You can withdraw interest _____

EARLY WITHDRAWAL PENALTY:

A penalty may will be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.
- 180 days' interest on the amount withdrawn
- 90 days' interest on the amount withdrawn
- 30 days' interest on the amount withdrawn
- _____

The interest rate we will use to calculate the interest forfeiture will be: simple interest rate in effect for the current certificate term

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

If you withdraw some of your funds before maturity, the interest rate for the remaining funds in your account will be _____ % with an annual percentage yield of _____ %.

Minimum Balance Accounts. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

ADDITIONS TO ACCOUNT:

- You may make no more than _____ deposits into your account each _____
- You may only make deposits into your account _____

- You may make unlimited deposits into your account.
- You may not make any deposits into your account until maturity.
- The minimum amount you can deposit is \$ _____.
- The maximum amount you can deposit is \$ _____.
- _____

RENEWAL POLICY:

Single Maturity: This account will not renew automatically at maturity. If you do not renew the account, _____

Automatic Renewal: This account will automatically renew at maturity.

You will have SEVEN days after the maturity date to withdraw funds without penalty.

Exceptions to Automatic Renewal: This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

There is no grace period following the maturity of this account to withdraw funds without penalty.

RENEWAL TERMS:

Same Term As Original: Each renewal term will be the same as the original term, beginning on the maturity date.

Different Term: Each renewal term will be _____, beginning on the maturity date.

RENEWAL INTEREST CALCULATION:

Same Interest Calculation: Interest will be calculated on the same basis as during the original term.

Different Interest Calculation: The interest rate will be calculated on the same basis but at the rate prevailing at the time of maturity.

BONUSES:

You will _____ as a bonus _____

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

PRE-MATURITY NOTICE: Your account will mature on _____ . If the account renews, the new maturity date will be Based on the Term Selected .

The interest rate for the renewed account will be _____ % with an annual percentage yield of _____ %.

The interest rate and annual percentage yield have not yet been determined. They will be available on The Maturity Date .

Please call (732)499-7200 _____ to learn the interest rate and annual percentage yield for your new account.

ADDITIONAL TERMS:

DEFINITIONS

The term "Card" refers to any transaction card (ATM/Debit Card) issued to you by Northfield Bank (The Bank).

The term "PIN" refers to your Personal Identification Number, which will identify a person as being authorized to have access to an account.

The term "ATM" refers to an Automated Teller Machine. At an ATM you can (1) make deposits, withdrawals or transfers from your transaction accounts by using a Card or (2) make cash advances from a credit reserve account where offered.

The term POS refers to Point of Sale transactions made with your debit card.

The term "EFT" refers to Electronic Funds Transfers, which include but are not limited to transactions initiated through an electronic terminal, telephonic instrument and computers so as to order, instruct or authorize a financial institution to debit or credit an account.

GENERAL INFORMATION

This Disclosure Statement contains regulations and important information regarding your Card as well as ATM, POS and E.F.T. transactions. You agree to follow all the regulations of Northfield Bank. Questions about this information should be directed to an officer or supervisory employee at any of our branches.

All transactions are subject to verification by the bank.

- The Card is the property of the Bank, is not transferable and must be surrendered upon request.
- The Bank may cancel the Card at any time without prior notification.
- If there are any changes to the rules and/or regulations for these accounts, you will be notified as follows:
 - If the changes restrict, limit, or reduce your rights under this agreement, we will give you notice by mail sent to the address in our records.
 - If the changes do not restrict, limit, or reduce your rights under this agreement, we will post a notice at all branches.

No waiver of any provision of this agreement shall be binding upon the Bank unless in writing and signed by the Bank. The laws of the State of New York shall govern this agreement.

TYPES OF TRANSACTIONS AVAILABLE

You may request an ATM Card for the following account:

- Statement Savings

Your ATM Card may be used for the following transactions:

- Withdrawal of cash from your account.
- Deposit of checks to your account (You may only make deposits at ATMs owned by the Bank. Not all Bank ATMs are available for deposits). See our "Funds Availability Policy" for information regarding availability of checks deposited at ATMs.
- Make transfers between transaction accounts.
- Make balance inquiries on your account.

With a Northfield Bank Debit Card you may make all of the above listed ATM transactions and the following:

- Make Point-of-Sale transactions.

You may arrange with us to make the following pre-authorized transactions:

- Direct deposits to all Savings, Checking and NOW

accounts.

- Automatic withdrawals from all Checking, NOW and Statement Savings accounts.
- Transfer funds between transaction accounts.

RIGHT TO RECEIVE DOCUMENTATION

ATM/Debit Transactions

You can get a receipt at the time you make any transaction at our ATMs and when making a POS transaction with your debit card. The monthly statement for your Checking, NOW and Statement Savings accounts will also contain all transactions for that periodic cycle.

EFT Transactions

If you have arranged to have Direct Deposits made to your account at least once every 60 days from the same person, company, or government agency, you can call our FASTBanking by Telephone system at (718)-448-0394 to find out whether or not the deposit has been made. For Social Security payments, please call us on or after the 3rd business day of the month to confirm if payment has been received for that month.

PERIODIC CYCLES & POSTING PERIOD

Checking, NOW and Statement Savings Accounts: Your monthly statement will contain all transactions for that period.

Passbook Savings Accounts: Bring your passbook in to any of our branches, and we will record any electronic deposits that were made to your account.

The periodic cycle for Checking Accounts and NOW Accounts: generally runs from the 21st of the month through the 20th of the following month.

The periodic cycle for Commercial Checking Accounts and Statement Savings Accounts: generally runs from the first business day to the last business day of the month.

ERROR RESOLUTION

In case of errors or questions about an ATM transaction or Electronic Transfer, telephone us at (718) 448-1000 or (732)499-7200 or write to us at:

Northfield Bank
581 Main St. Suite 810
Woodbridge, NJ 07095

If you think your statement, receipt or savings passbook is incorrect or if you need more information about a transaction listed on the statement, receipt or passbook, we must hear from you no later than 60 days after we sent you the FIRST statement on which the suspected error or problem appeared.

We will need the following information in writing in order to process your inquiry or problem.

- Name
- Account Number and Card Number (if known)
- Suspected error amount
- Date of suspected transaction
- Briefly describe why you feel the transaction is an error or why you need more information.

If we receive the information orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any errors promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to

put your complaint or question in writing and we do not receive it within 10 business days, we will not re-credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we complete our investigation. You may ask for copies of documents used in the investigation.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

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

- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your account for third parties, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us your written permission.
- For more detail, please review our privacy disclosure statement.

OUR LIABILITY FOR FAILURE OF TRANSACTION

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

- If the account that you had authorized the transfer to be made has been closed.
- If, through no fault of ours, you do not have enough money in your account to make the transaction.
- If the transaction would go over the credit limit on your overdraft line.
- If the ATM where the transaction is being performed does not have enough cash.
- If the system was not working properly and you knew about the breakdown when you started the transaction.
- Circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you. See our "Funds Availability Policy".

YOUR LIABILITY FOR LOST/ STOLEN CARD AND UNAUTHORIZED TRANSACTIONS

If you believe your Card has been lost/stolen, or that someone has performed an unauthorized transaction, notify us. You can call us at 718-448-1000 or (732) 499-7200 or write to us at:

Northfield Bank
581 Main St. Suite 810
Woodbridge, NJ 07095

If you believe your Card has been lost/stolen or if your statement shows transfers that you did not authorize, tell us at once by calling or writing to us at the telephone number or address provided above. You must notify us within 2 business days after you learn of the loss/theft of your Card or of the unauthorized transaction. If you fail to report within 60 days of transmittal of the periodic statement any unauthorized transfer that appears on the statement, your liability shall be determined as follows:

- The lesser of \$50.00 or the amount of money or value of property or services obtained from the unauthorized transfer(s) if notified within two (2) business days of learning of the loss or theft.
- Unlimited as to unauthorized transfer(s) that occur after the close of the 60 days (and before notice to us) and that we establish would not have occurred but for your failure to notify us within that time.

If a good reason (such as a hospital stay or a long trip) kept you

from telling us, we shall extend the time period specified above to a reasonable period.

SERVICE CHARGES

Monetary transactions done at ATMs owned by the Bank are free of service charges. However, if you use your Card at a terminal not owned by Northfield Bank there will be a \$1.00 fee per withdrawals. This is in addition to fees charged by the operator of the machine and/or by the automated transfer network. Applicable fees will be debited automatically from your account and will be described on your periodic statement. Other charges may apply under certain conditions. Please see our "Schedule of Service Charges" for further information.

RIGHT TO STOP EFT PAYMENT

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at (718) 448-1000 or (732)-499-7200, or write us at:

Northfield Bank
581 Main St. Suite 810
Woodbridge, NJ 07095

In order to be effective, the Bank must receive the stop-payment request in time to allow us a reasonable opportunity to act. (3 business days or more before the transfer is scheduled) If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. A valid stop payment order remains effective until the earliest of the following:

- The payment is stopped.
- You release the stop payment.
- Six months elapse after the date that written stop-payment order is accepted.

(We will charge you \$30.00 for each stop-payment order that you request.)

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER

Stop payments of recurring transfers are only effective when the Payee/Originator has been notified. You are liable for delivering the stop payment notification to the Payee/Originator in the manner specified in your original authorization. The Bank will not be liable for any loss or damages due to delayed notification to the Payee/Originator.

WITHDRAWAL LIMITS

Your Card is limited to withdrawing \$500.00 for each day. All withdrawals are subject to the provisions of your account agreement.

SAFETY TIPS

The following are intended to help you when you are using your ATM Card.

- Be aware of your surroundings before, during and after you use the ATM.
- Be sure the ATM room door is completely closed upon entering.
- Do not open the door to any unknown person.
- When you finish at the ATM, put your card and cash away before leaving.
- Never believe anyone who asks you to return to the ATM with them because of a problem.
- Never give out your PIN number to anyone.
- Do not write your PIN number on the card.

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

- (a) Prearranged Transfers.**
 - Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
 - Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).
 - _____
- (b) Telephone Transfers.** You may access your account(s) by telephone at (718) 448-0394 using a touch tone phone, your account numbers, and your personal identification number _____ to:
 - Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Transfer funds from _____ to _____
 - Transfer funds from _____ to _____
 - Make payments from checking to loan accounts with us
 - Make payments from _____ to _____
 - Make payments from _____ to _____
 - Get checking account(s) information
 - Get savings account(s) information
 - _____
 - _____
- (c) ATM Transfers.** You may access your account(s) by ATM using your ATM OR DEBIT CARD _____ and personal identification number to:
 - Make deposits to checking accounts
 - Make deposits to savings accounts
 - Get cash withdrawals from checking accounts you may withdraw no more than \$500 per DAY
 - Get cash withdrawals from savings accounts you may withdraw no more than \$500 per DAY
 - Transfer funds from savings to checking
 - Transfer funds from checking to savings
 - Transfer funds from _____ to _____
 - Make payments from checking account to YOUR LOAN ACCOUNT

- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- _____
- _____
- (d) Point-Of-Sale Transactions.** Using your card:
 - You may access your checking account _____ account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
 - You may not exceed more than \$ 1,000.00 in transactions per DAY
 - _____
 - _____
- (e) Computer Transfers.** You may access your account(s) by computer by visiting www.eNorthfield.com _____ and using your Access ID and Password _____ to:
 - Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Transfer funds from _____ to _____
 - Transfer funds from _____ to _____
 - Make payments from checking to loan accounts with us
 - Make payments from Checking or Savings to Third Parties
 - Make payments from _____ to _____
 - Get checking account(s) information
 - Get savings account(s) information
 - _____
 - _____

FEES

- We charge _____ each _____
_____ to our customers whose accounts
are set up to use _____.
- We charge _____ each _____
_____ but only if the _____
_____ balance in the _____
_____ falls below _____
_____ during the _____.
- A \$1.00 fee will be assessed when you make an ATM withdrawal
from a Non-Northfield Bank ATM.
- A transaction fee for ATM/POS made in a foreign or US currency
with a foreign company may apply.

Except as indicated above, we do not charge for Electronic Fund Transfers.

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

DOCUMENTATION

- (a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n)
 - automated teller machine
 - point-of-sale terminal.
- You may not get a receipt if the amount of the transfer is \$15 or less.

(b) **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

- (c) **In addition,**
 - You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
 - You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
 - If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
 - _____

PREAUTHORIZED PAYMENTS

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

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

- We charge \$30.00 _____ for each stop payment.

(b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

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

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

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

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

Visa® Debit Credit. Additional Limits on Liability for Unauthorized Transfers.

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

MasterCard® Debit Card. Additional Limits on Liability for _____.

You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal

Identification Number which are not processed by MasterCard. MasterCard is a registered trademark of MasterCard International Incorporated.

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

ERROR RESOLUTION NOTICE

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

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

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

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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

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

ADDITIONAL INFORMATION:

For the purpose of this disclosure "Business Days" are defined as Monday through Friday. Holidays are not included. This definition includes, but is not limited to, ATM and Point of Sale Transactions.

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed

Dated

INSTITUTION (name, address, telephone number, business days)

Northfield Bank

581 Main Street, Suite 810
Woodbridge NJ 07095
(732)499-7200

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT
Substitute Checks and Your Rights

What is a substitute check?

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

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

What are my rights regarding substitute checks?

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

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

If you use this procedure, you may receive up to \$2500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

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

How do I make a claim for a refund?

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

Northfield Bank
581 Main Street, Suite 810
Woodbridge NJ 07095
(732)499-7200

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

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

FACTS **WHAT DOES NORTHFIELD BANK DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Transaction history
- Credit history
- Checking account information
- Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northfield Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northfield Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (732) 499-7200 or go to www.eNorthfield.com

What We Do	
How does Northfield Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Northfield Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Give us your contact information ● Make a wire transfer ● Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Northfield Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Northfield Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners include credit cards, insurance and investments</i>
Other Important Information	
For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your	

YOUR ABILITY TO WITHDRAW FUNDS

Like most financial institutions, our policy is to delay the availability of funds that you deposit in your account. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

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

If you have any questions, be sure and ask us.

Determining the availability of a deposit

The length of the delay is counted in business days from the day of your deposit. Every day except Saturday, Sunday, and a Federal holiday is a business day. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

Same-day availability

Funds from the following deposits are available on the day we receive the deposit:

- Cash
- Wire Transfers
- Checks Drawn on us
- Electronic Direct Deposits

Next-day availability

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

- U.S. Treasury checks that are payable to you
- State and local government checks that are payable to you
- Cashier's, certified, and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you
- Traveler's Checks

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

Other check deposits

Items deposited that are not listed in the "Same-day availability" or the "Next-day availability" categories above are available on the following schedule:

- The first \$200.00 of your deposit will be available on the first business day after the day of your deposit,
- The remaining funds from your deposit will be available on the second business day after the day of your deposit.

Deposits at automated teller machines

Funds from any deposit (cash or checks) made at automated teller machines (ATMs) that we own and operate will not be available until the 2nd business day after the day of your deposit.

Holds on other funds

If we cash a check for you drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it and would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you cashed.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer delays may apply

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

- We believe a check you deposit will not be paid
- You re-deposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of communications or computer equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

Night Depository

Funds deposited at a night depository are considered deposited on the business day that the deposit is removed from the night depository.

Questions on availability of funds

Northfield Bank encourages you to ask if you are unsure about when a particular deposit will be available for withdrawal. (732) 499-7200

Northfield Bank Fee Schedule



CHECKING ACCOUNT

Monthly Below Minimum Balance Fee
Checking with interest (under \$1,000.00) \$10.00

BUSINESS CHECKING

Monthly Below Minimum Balance Fee
Balance (below \$2,000.00) \$20.00

SAVINGS ACCOUNT

Monthly Below Minimum Balance Fee
Passbook/Statement savings (below \$300.00) \$3.00

ATM/DEBIT CHECK CARD TRANSACTIONS

Currency conversion fees will be assessed when ATM transactions take place in a foreign country or a POS is processed by a foreign company.

Non-Northfield ATM Withdrawal Fee* \$1.00
(Per ATM withdrawal, transfer and inquiry)
Replacement of ATM or debit card \$5.00

*Does not include Network Fee or Foreign Bank Fees

COLLECTIONS

Coupons (per envelope) \$6.50
Incoming/outgoing \$25.00
Foreign checks (Minimum \$201.00) \$75.00

TELLER CHECKS/MONEY ORDERS

Teller checks \$5.00
Money orders \$5.00
Stop payment on money order or teller check \$30.00

LOST PASSBOOK

Replacement \$5.00

WIRE TRANSFER IN

Fee Wire Transfer \$15.00
Fee Wire Transfer Foreign \$20.00

WIRE TRANSFER OUT

Fee Wire Transfer \$20.00
Fee Wire Transfer Foreign \$30.00

IRA/KEOGH

Outgoing transfer fee \$25.00

NOTARY PUBLIC

Per item \$2.00
In New Jersey N/C

COUNSEL IMMIGRATION LETTER

Per letter \$25.00

CHECK PROCESSING FEES

Returned Item Fee, per item \$30.00
Overdraft Item Fee, per item \$30.00
An Overdraft item may be created by Check or ACH draft.
NSF Transfer Fee \$10.00
Instant statement at teller window \$2.00
Photocopy of paid check \$5.00
Stop payment Fee \$30.00
Removal of stop payment \$15.00
Returned Deposited Item \$10.00
Check order Billing Varies

ELECTRONIC ACH PAYMENTS

Returned \$30.00
Stop payment \$30.00

ONLINE BANKING

Photocopy of check \$10.00
Stop payment \$30.00

FASTBANKING BY TELEPHONE

NY Customers dial (718) 448-0394 and follow the prompts.
NJ Customers dial (732) 499-8083 and follow the prompts
Statement faxed (each) \$2.50

TELEPHONE TRANSFERS*

Transfer \$2.00
**Through the use of Bank personnel (FREE with Fast Banking)*

LEGAL FEES

Legal process on account, restraining notice, levies \$100.00

ACCOUNT RECONCILIATION / RECONSTRUCTION

Copy of Statement \$5.00
Research (per hour) \$25.00

LOAN FEES

Reproduction of lost coupon book \$5.00
Loan documents (plus \$0.50 per page) \$5.00
Mortgage statement (plus \$0.50 per page) \$5.00

SAFE DEPOSIT BOXES

New Rental Varies
Late charge (per month) \$5.00
Replacement of lost key \$15.00
Break open \$150.00

Boxes not available in some branches.

DUPLICATING SERVICES

1099 Form \$5.00
Account statement (per month) \$5.00

MAIL SERVICES

No-Mail request (annually – per account) \$5.00
Returned mail (per item) \$10.00

SIGNATURE SERVICES*

Medallion signature \$15.00

**Available to depositors of record for six months or more*



Northfield Bank Hours and Locations



New Jersey Locations

Avenel

1410 St. Georges Ave., Avenel, NJ 07001
(732) 587-2222 | ATM, Drive-Up
Lobby & Drive-Up Hours
Monday - Thursday 9:00 am - 4:00 pm
Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

East Brunswick

Brunswick Square Mall
755 State Highway 18, East Brunswick, NJ 08816
(732) 238-5660 | ATM
Lobby Hours
Monday - Thursday 9:00 am - 4:00 pm
Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Linden

501 N. Wood Ave., Linden, NJ 07036
(908) 925-3755 | ATM, Drive-Up, Sunday Hours
Lobby & Drive-Up Hours
Monday - Thursday 9:00 am - 4:00 pm
Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm
Sunday 11:00 am - 2:00 pm

Milltown

Ryders Crossing Shopping Center
336 Ryders Lane, Milltown, NJ 08850
(732) 651-4172 | ATM, Drive-Up
Lobby & Drive-Up Hours
Monday - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Monroe Township

Concordia Shopping Center
1600 Perrineville Rd., Monroe Twp, NJ 08831
(609) 655-7535 | ATM, Drive-Up
Lobby & Drive-Up Hours
Monday - Friday 9:00 am - 4:00 pm
Saturday 9:00 am - 1:00 pm

Rahway

1515 Irving St., Rahway, NJ 07065
(732) 381-4242 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Westfield

828 South Ave West, Westfield, NJ 07090
(908) 789-9600 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed. 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Friday 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Staten Island Locations

Bay Street

385 Bay St., Staten Island, NY 10301
(718) 448-7900 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Bulls Head

1497 Richmond Ave., Staten Island, NY 10314
(718) 948-8765 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

Castleton Corners

1731 Victory Blvd., Staten Island, NY 10314
(718) 967-4740 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 3:00 pm

Eltingville

4355 Amboy Rd., Staten Island, NY 10312
(718) 967-4740 | ATM
Lobby Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

Forest Avenue Plaza

1481 Forest Ave., Staten Island, NY 10302
(718) 727-1880 | ATM, Drive-Up, Sunday Hours
Lobby Hours
Monday - Wednesday 9:00 am - 4:00 pm
Thursday - Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm
Sunday 11:00 am - 2:00 pm

Drive-Up Hours

Monday - Wednesday 9:00 am - 4:00 pm
Thursday - Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 3:00 pm
Sunday 11:00 am - 2:00 pm

Grasmere

1158 Hylan Boulevard, Staten Island, NY 10305
(718) 448-9899 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

Greenridge

3227 Richmond Ave., Staten Island, NY 10312
(718) 948-5550 | ATM, Drive-Up, Sunday Hours
Lobby Hours
Monday - Wednesday 9:00 am - 4:00 pm
Thursday - Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 2:00 pm
Sunday 11:00 am - 2:00 pm

Drive-Up Hours

Monday - Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 3:00 pm
Sunday 11:00 am - 2:00 pm

New Dorp

2706 Hylan Blvd., Staten Island, NY 10306
(718) 667-4500 | ATM, Sunday Hours
Lobby Hours
Monday - Thursday 9:00 am - 6:00 pm
Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 3:00 pm
Sunday 11:00 am - 2:00 pm

Pathmark Shopping Mall

1351 Forest Ave., Staten Island, NY 10302
(718) 448-8100 | ATM, Sunday Hours
Lobby Hours
Monday - Thursday 9:00 am - 6:00 pm
Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 3:00 pm
Sunday 11:00 am - 2:00 pm

Pleasant Plains

6420 Amboy Rd., Staten Island, NY 10309
(718) 948-8100 | ATM, Sunday Hours
Lobby Hours
Monday - Thursday 9:00 am - 4:00 pm
Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm
Sunday 11:00 am - 2:00 pm

Prince's Bay

5775 Amboy Rd., Staten Island, NY 10309
(718) 948-2000 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

West Brighton

519 Forest Avenue., Staten Island, NY 10310
(718) 447-7400 | ATM, Drive-Up
Lobby & Drive-Up Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Brooklyn Locations

Bay Ridge

8512 3rd Avenue, Brooklyn, NY 11209
(718) 833-1081 | ATM
Lobby Hours
Mon. - Wed., Friday 8:00 am - 4:00 pm
Thursday 8:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

Dyker Heights

1501 86th Street, Brooklyn, NY 11228
(718) 331-1372 | ATM
Lobby Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

Gravesend

247 Avenue U, Brooklyn, NY 11223
(718) 448-1000 | ATM
Lobby Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

Highlawn

283 Kings Highway, Brooklyn, NY 11223
(718) 998-2622 | ATM
Lobby Hours
Mon. - Wed., Friday 9:00 am - 4:00 pm
Thursday 9:00 am - 7:00 pm
Saturday 9:00 am - 1:00 pm

this page intentionally left blank

Northfield Bank

581 Main Street, Suite 810
Woodbridge, NJ 07095

(732) 499-7200
www.eNorthfield.com

Member FDIC

