

Victory State Bank to Northfield Bank

Retail Systems Conversion Guide



Northfield
Bank

Welcome	1
Northfield Bank/Victory State Bank Product Transition Chart	2
Important Information for Online Banking Users.....	4
Checking Account Information	6
Bank Wherever Life Takes You.....	7
Terms and Conditions	8
Fee Schedule	35
ATM/Debit Card Disclosure	36
Privacy Policy.....	39



eNorthfield.com/victory



Welcome to Northfield Bank! We are excited to have you as a customer and are working hard to ensure the systems conversion is as seamless as possible.

Your Victory accounts will convert to corresponding Northfield accounts after the close of business on Friday, September 11, 2020. 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. Merger information can also be found at eNorthfield.com/victory.

Once the systems conversion is complete on Monday, September 14, 2020, you will have complete access to Northfield's banking products, services, and 43 branch locations in Staten Island, Brooklyn, and New Jersey. A list of our branch locations can be found at 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 trust, respect, and excellence.

We look forward to serving you and the community for many years to come!

A handwritten signature in black ink, appearing to read "Steven M. Klein".

Steven M. Klein
President & CEO
Northfield Bank

BETTER TOGETHER
eNorthfield.com/victory



VICTORY STATE BANK PRODUCT TRANSITION

If you have the following account(s) with Victory State Bank	You will have the following account(s) with Northfield Bank	Northfield Product Highlights (please review enclosed disclosures for complete details)
Basic Banking Basic Banking/BDD/NYCHA Personal Checking	Simply Free Checking	No minimum balance No monthly service charge Unlimited check writing Free Visa Debit Card with uChoose Rewards® Free Online Banking with Zelle®
Interest Bearing Checking	Direct Interest Checking	No minimum balance No monthly service charge Unlimited check writing Earns interest Free Visa Debit Card with uChoose Rewards® Free Online Banking with Zelle®
Money Market	Money Market	\$2,500.00 minimum daily balance to earn interest \$500.00 minimum average daily balance required to avoid monthly maintenance fee of \$10.00 per month New interest rate tiers will be: \$0-\$2,499.99; \$2,500.00-\$9,999.99; \$10,000.00 - \$14,999.99; \$15,000.00 and above
Statement Savings Basic Savings BDD/NYCHA	Statement Savings	You must maintain a minimum balance of \$300.00 in the account each day to obtain the disclosed annual percentage yield A service charge of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month
Holiday Club	Holiday Club - Statement	Interest will be compounded every day Interest will be credited to your account every month You must maintain a minimum balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield

If you have the following account(s) with Victory State Bank	New Early Withdrawal Penalties (please review enclosed disclosures for complete details)
30 Day Jumbo/3 Month CD/IRA, 90 Day Jumbo CD/180 Day Jumbo CD	Upon maturity the new early withdrawal penalty on your CD/IRA will be 90 days interest. See below for renewal terms at maturity.
12 Month CD/IRA, 12 Month Jumbo/IRA, 18 Month CD/IRA, 24 Month CD, 2 Year Jumbo, 30 Month CD/IRA	Upon maturity the new early withdrawal penalty on your CD/IRA will be 180 days interest. See below for renewal terms at maturity.
3 Year CD, 3 Year Jumbo, 4 Year CD, 5 Year CD/IRA, 5 Year Jumbo	Upon maturity the new early withdrawal penalty on your CD/IRA will be 1 year's interest. See below for renewal term at maturity.

The chart below outlines renewal terms for existing Victory CDs and Jumbo CDs. All Victory accounts will maintain their original maturity date and account term and will be adjusted to current rates at renewal.

Existing Account Term	New Account Term at Renewal
30 Day Jumbo	1 Month Certificate
3 Month CD	3 Month Certificate
90 Day Jumbo CD	3 Month Certificate
6 Month CD	6 Month Certificate
180 Day Jumbo CD	6 Month Certificate
12 Month CD	12 Month Certificate
12 Month Jumbo	12 Month Certificate
18 Month CD	18 Month Certificate
24 Month CD	24 Month Certificate
2 Year Jumbo	24 Month Certificate
30 Month CD	30 Month Certificate
3 Year CD	36 Month Certificate
3 Year Jumbo	36 Month Certificate
4 Year CD	48 Month Certificate
5 Year CD	60 Month Certificate
5 Year Jumbo	60 Month Certificate

The chart below outlines renewal terms for existing Victory IRAs. All Victory accounts will maintain their original maturity date and account term and will be adjusted to current rates at renewal.

Existing Account Term	New Account Term at Renewal
3 Month IRA	3 Month IRA
6 Month IRA	6 Month IRA
12 Month IRA	12 Month IRA
12 Month Jumbo IRA	12 Month IRA
18 Month IRA	18 Month IRA
30 Month IRA	30 Month IRA
5 Year IRA	60 Month IRA

NEW YORK SAFE DEPOSIT RENTAL FEES

Effective September 14, 2020

Safe Deposit Box Size	Annual Fee*
2 x 5 Box	\$50.00
3 x 5 Box	\$60.00
4 x 5 Box	\$75.00
5 x 5 Box	\$80.00
2 x 10 Box	\$75.00
3 x 10 Box	\$100.00
5 x 10 Box	\$150.00
7 x 10 Box	\$225.00
10 x 10 Box	\$250.00

* Plus tax

ONLINE BANKING IMPORTANT INFORMATION

The systems conversion during the weekend of September 11, 2020 will include the transition of the Victory State Bank Online Banking platform to the Northfield Bank Online Banking platform.

Victory Online Banking services will be disabled prior to conversion weekend and you will be able to access your accounts online on September 14, 2020 at eNorthfield.com.

Below is the transition timeline.

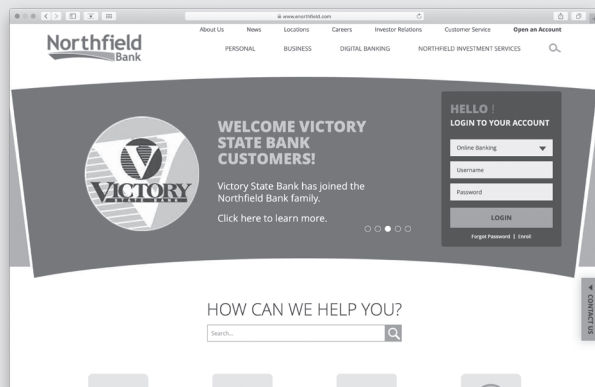
Thursday, September 10, 2020 at 4:00pm EST	The ability to conduct transactions through Victory Online Banking, Bill Payment, and the Victory Mobile App will be disabled.
Friday, September 11, 2020, Saturday, September 12, 2020 and Sunday, September 13, 2020	Victory Online and Mobile Banking will be available <u>in view only mode</u> from Thursday, September 10, 2020 at 4:00pm to Sunday, September 13, 2020 at 5:00pm. The ability to conduct transactions <u>will not be available during this time</u> .
Monday, September 14, 2020	You will be able to access your Online Banking at eNorthfield.com.

ACCOUNT ACCESS INFORMATION FOR NORTHFIELD'S ONLINE BANKING

When you log into your Online Banking service on Monday, September 14, 2020 at eNorthfield.com, please use the information below.

USER ID: Use your existing Victory User ID. *Note that your existing Victory User ID should be entered in all lowercase.*

PASSWORD: Your password will be the last four digits of your social security number when you log in for the first time. You will be prompted to change your password. When changing your password, the system will prompt for your current password, the answer is the last four digits of your social security number.



The Northfield Bank Online Banking login is located on the right side eNorthfield.com.

MOBILE BANKING USERS

- The ability to conduct transactions will be disabled for your Victory Mobile App at 4:00pm on Thursday, September 10, 2020. The Mobile App will be available to view transactions only from September 10, 2020 at 4:00pm until 5:00pm on September 13, 2020.
- You may begin using the Northfield Bank Mobile App for iOS and Android devices on Monday, September 14, 2020.
- To enroll for mobile banking, sign in to your Online Banking account on your computer and go to the Profile page. Then download the Northfield Mobile App from the app store.
- Effective September 14, 2020, the Mobile Check Deposit limit will be \$2,500 per check and \$3,500 per day.



QUICKEN USERS

- If you use Quicken to download your Victory transactions, please perform a transaction download within Quicken prior to Thursday, September 10, 2020 as Quicken transaction history will not carry over to Northfield.
- To use Quicken with your Northfield Online Banking beginning September 14, 2020 follow the steps within Quicken to set up transaction downloads for your Northfield accounts.

IMPORTANT ITEMS TO NOTE:

- **PRINT YOUR BILL PAYMENT VENDOR INFORMATION/HISTORY BEFORE SEPTEMBER 10:** Your existing bill payment payees/vendors will be automatically transferred to Northfield, but we recommend you print a copy of your vendor information as a backup before Thursday, September 10, 2020 at 4:00pm. Bill payment history WILL NOT BE carried over to Northfield.
- **ONLINE TRANSACTION HISTORY:** 24 months of checking and savings transaction history will carry over to Northfield's Online Banking. This history will not be available to view until Tuesday, September 15, 2020.
- **DO NOT SCHEDULE ANY PAYMENTS/TRANSFERS AFTER SEPTEMBER 10:** Payments or transfers scheduled to be paid after Thursday, September 10, 2020 WILL NOT BE PAID. You will need to set up any recurring payments scheduled for after September 10, 2020 within Northfield's Online Banking.
- **PRINT/SAVE YOUR EXISTING E-STATEMENTS BEFORE SEPTEMBER 10:** Your existing e-statements WILL NOT BE carried over to Northfield. Print copies of your existing e-statements before Thursday, September 10, 2020. You will need to re-enroll for e-statements within Northfield's Online Banking on or after September 14, 2020.
- **ACCOUNT ALERTS:** Account alerts, such as low balance alerts, will not carry over to the Northfield system and will need to be set up within the Northfield Online Banking system on or after September 14, 2020.
- **AUTOMATIC E-BILLERS:** Automatic e-bills within bill pay will not carry over to the Northfield system and will need to be set up within the Northfield Online Banking system on or after September 14, 2020.
- Beginning September 14, 2020, if you schedule a bill with Northfield's Online Banking and you do not have the funds available, the bill will still be paid. However, this may result in your account going negative and result in a non-sufficient funds fee.

CHECKING ACCOUNTS PERFECT FOR YOU

Northfield Bank offers a full line of checking accounts to fit all of your needs. From Simply Free Checking to Premium Interest Checking, we have the checking options for you.

Features	Simply Free Checking	Direct Interest Checking	50+ Interest Checking	Premium Interest Checking
Suggested Minimum Opening Deposit	\$50.00	\$50.00	\$50.00	\$50.00
Minimum Balance	\$0.00	\$0.00	\$0.00	\$1,500.00
Ways to Avoid Monthly Fee	N/A	N/A	N/A	Maintain a \$1,500.00 minimum daily balance
Monthly Fee	None	None	None	\$8.00 minimum balance fee
Pays Interest	No	Yes	Yes	Yes
uChoose Rewards®	Yes	Yes	Yes	Yes
Zelle®	Yes	Yes	Yes	Yes
Free Mobile App with Mobile Check Deposit	Yes	Yes	Yes	Yes
Apple Pay®/ Google Pay™	Yes	Yes	Yes	Yes
Personalized Checks	Pricing Varies	Pricing Varies	Free	Free
Per Check Charges	No	No	No	No
Statements	E-Statement or Paper	E-Statement or Paper	E-Statement or Paper	E-Statement or Paper

BANK WHEREVER LIFE TAKES YOU

Mobile Check Deposit

Deposit a check using our mobile app simply by taking a picture of the front and back of the check with your mobile device.¹



Zelle

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.²

With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.³

uChoose Rewards®

Earn points when you make purchases with your Northfield Bank Visa® Debit Card when you enroll with uChoose Rewards®.

Simply use your debit card anywhere that Visa® is accepted. The more you shop, the more you earn. Redeem your points for event tickets, merchandise, travel, gift cards, or cash back. There is no cost to participate in uChoose Rewards.

CardValet

Download the CardValet app to help safeguard your Northfield Bank Visa® Debit Card from fraud with customized alerts, the ability to set limits on cards, and even turn your card off if it is misplaced or lost.



Use Apple Pay® or Google Pay™ with your Northfield Bank Visa® Debit Card to pay the easy, secure and private way at hundreds of thousands of stores and participating apps.

Google Pay is a trademark of Google Inc. Apple Pay is a trademarks of Apple Inc. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license

(1) Data charges may apply. Check with your mobile phone carrier for details.
(2) Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.
(3) Must have a bank account in the U.S. to use Zelle.



Northfield Bank

Terms and Conditions

TABLE OF CONTENTS

TERMS AND CONDITIONS OF

YOUR ACCOUNT	2
Important Information About Procedures for Opening a New Account	2
Agreement	2
Liability	2
Deposits	2
Withdrawals	3
Ownership of Account and Beneficiary Designation	4
All Personal Accounts	4
Stop Payments	5
Transfer Limitations	6
Amendments and Termination	6
Notices	6
Statements	6
Account Transfer	7
Direct Deposits	7
Temporary Account Agreement	7
Setoff	8
Authorized Signer	8
Restrictive Legends or Indorsements	8
Payment Order of Items	8
Check Processing	8
Check Cashing	9
Facsimile Signatures	9
Pledges	9
Stale-Dated Checks	9
Indorsements	9
Death or Incompetence	9
UTMA Accounts	9
Fiduciary Accounts	10
Cash Transaction Reporting	10
Backup Withholding/TIN Certification	10
Credit Verification	10
Changing Account Products	10
Transactions by Mail	10
Legal Actions Affecting Your Account	10
Truncation, Substitute Checks, and Other Check Images	10
Security	10
Remotely Created Checks	11
Claim of Loss	11
Address or Name Changes	11
Resolving Account Disputes	11
International ACH Transactions	11
Telephonic Instructions	11
Monitoring and Recording Telephone Calls and Consent to Receive Communications	12
Early Withdrawal Penalties	12
Waiver of Notices	12
Funds Transfers	12
ELECTRONIC FUND TRANSFERS	
YOUR RIGHTS AND RESPONSIBILITIES	14
YOUR ABILITY TO WITHDRAW FUNDS	18
SUBSTITUTE CHECKS AND YOUR RIGHTS	19

TRUTH-IN-SAVINGS DISCLOSURE	19
Simply Free Checking Account	19
50+ Checking Account	19
Direct Interest Checking Account	20
Premium Interest Checking Account	20
NY Guardianship Account/NY Admin Account	20
Money Market Account	20
High Yield Money Market Account	21
Money Market Savings Account	21
Platinum Savings Account	21
Premier Savings II Account	21
Statement Savings Account	22
Childrens Statement Savings Account	22
Passbook Savings Account	22
Childrens Savings Account	23
Holiday Club Statement Account	23
Vacation Club Statement Account	23
Holiday Club Account/Vacation Club Account	23
Certificate of Deposit/IRA Certificate of Deposit	23
4-Month Certificate of Deposit	24
4-Month IRA Certificate of Deposit	24
5-Month Certificate of Deposit	25
5-Month IRA Certificate of Deposit	25
7-Month SPECIAL Certificate of Deposit	25
7-Month IRA Certificate of Deposit	25
8-Month SPECIAL Certificate of Deposit	25
8-Month IRA Certificate of Deposit	25
10-Month Certificate of Deposit	25
10-Month IRA Certificate of Deposit	25
11-Month Certificate of Deposit	25
11-Month IRA Certificate of Deposit	25
15-Month Certificate of Deposit	25
15-Month IRA Certificate of Deposit	25
16-Month Certificate of Deposit	25
16-Month IRA Certificate of Deposit	25
17-Month Certificate of Deposit	25
17-Month IRA Certificate of Deposit	25
30-Month Certificate of Deposit	26
30-Month IRA Certificate of Deposit	26
32-Month Certificate of Deposit	26
32-Month IRA Certificate of Deposit	26
Common Features	27

TERMS AND CONDITIONS OF YOUR ACCOUNT

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

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

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. 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, the laws of the state of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this 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. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

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. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by

the laws generally applicable to that type of organization. The headings in this 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. Throughout this document, when a provision is identified as being applicable to a certain state (for example, "in New Jersey"), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

In New Jersey, 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, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

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

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

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the

Northfield Bank

Terms and Conditions

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

WITHDRAWALS -

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

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

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal

or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

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

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

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the 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.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even

if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

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

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

Notice of withdrawal - We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. 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.

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

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

Joint Account - With Survivorship (And Not As Tenants In Common) - is owned by two or more persons. Deposits and any additions to the account are the

property of the owners as joint tenants with right of survivorship. This means that we may release the entire account to any owner during the lifetime of all owners. We may honor withdrawal requests (including checks) from any owner during the lifetime of all owners. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any owner. We may honor withdrawal requests (including checks) from any surviving owner after the death of any owner, and may treat the account as the sole property of the surviving owner(s). Unless an owner directs us by written notice not to honor the withdrawal request (including checks) of an owner we will not be liable for doing so. After we receive such a notice, we may require written authorization of any or all joint owners for any further payments or deliveries.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. 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 Account - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In New Jersey, 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 reserve the right to refuse some forms of ownership on any or all of our accounts. 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) § 17:16I-1 et seq. (P.L. 1979 c. 491), 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

Northfield Bank

Terms and Conditions

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) - This 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.

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

A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. When you place your stop-payment order we will tell you what information we need to stop payment. This information must be exact since stop-payment orders are handled by computers. If your information is not exact your order will not be effective and we will not be responsible for failure to stop payment. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item.

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

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

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

We may accept an order to stop payment on any item from any one of you. 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. When you place your stop-payment order we will tell you what information we need to stop payment. This information must be exact since stop-payment orders are handled by computers. If your information is not exact your order will not be effective and we will not be responsible for failure to stop payment.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

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

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).

TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or telephonic transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon oral or written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated in person, by mail, or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. 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. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

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

In New York, STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred

in connection with your account during the statement period.

Your duty to report unauthorized signatures, alterations and forgeries - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable care and promptness." Also, 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 bear the entire loss. The loss you might bear could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. We lose these protections if you establish that we failed to exercise ordinary care in paying an item with an unauthorized signature or alteration. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 14 days from when we first send or make the statement 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 exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes. 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. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and

Northfield Bank

Terms and Conditions

report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

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

In New Jersey, STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

Your duty to report unauthorized signatures, alterations and forgeries - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, 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 must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement 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 exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes. 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. In addition, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

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

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

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

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

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

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

In New Jersey, SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. 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.

In New Jersey, 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. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the

rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

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

PAYMENT ORDER OF ITEMS - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Our policy is to process electronic items first, in the order they are received on the day they are processed. We process checks/drafts and similar items second, in numerical order (by check number) on the day they are processed.

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

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to

Northfield Bank

Terms and Conditions

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

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash 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.

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

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

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

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

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a

signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

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

The diagram illustrates the layout of a check, divided into two main sections: the front and the back.

FRONT OF CHECK

- Top Right:** A box containing the text "7654".
- Fields:**
 - Name _____
 - Address, City, State _____ 20 _____
 - Pay to the order of _____ \$ _____
 - _____ dollars
- Bank Name and Location** _____
- Memo** _____
- Bottom:** A row of numbers: 1 2 3 4 5 6 7 8 9 0, followed by 7 6 5 4.

BACK OF CHECK

- Left Side:** A vertical dashed line separates the back from the front. To the left of this line, the text "Keep your indorsement out of this area." is written.
- Right Side:** The area to the right of the dashed line, labeled "BACK OF CHECK".

Labels and Arrows:

- TRAILING EDGE:** An arrow points to the right edge of the front of the check.
- YOUR INDORSEMENT MUST BE WITHIN THIS AREA:** An arrow points to the area to the left of the dashed line on the back of the check.
- 1 1/2":** A double-headed arrow indicates the width of the area to the left of the dashed line.

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

These indorsement guidelines apply to both personal and business checks.

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

UTMA ACCOUNTS - Under the Uniform Transfers to Minors Act, the funds in the account are owned by the child who has unconditional use of the account when he or she reaches the age of majority. Before that time, the account may be accessed only by the custodian (or successor custodian), and the funds must be used for the benefit of the child. We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the custodian (or successor custodian) are for the child's benefit. We are not responsible to monitor age or eligibility for an UTMA account, even though our

records may include the minor's date of birth. It is the custodian's responsibility to properly distribute the funds in the account upon the minor's death or attainment of the age of majority. For this type of account, the child's SSN/TIN is used for the Backup Withholding Certification.

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

CASH TRANSACTION REPORTING - To help law enforcement agencies detect illegal activities, the law requires all financial institutions to gather and report information on some types of cash transactions. If the information we need to complete the report is not provided, we are required to refuse to handle the transaction. If you have any questions regarding these rules, please contact your local Internal Revenue Service office.

BACKUP WITHHOLDING/TIN CERTIFICATION - Federal tax law requires us to report interest payments we make to you of \$10 or more in a year, and to include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN and to certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a TIN but have applied for one, if you are a foreign person, or if you are exempt from the reporting requirements.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

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

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

TRANSACTIONS BY MAIL - You may deposit checks by mail. You should endorse the check being sent through the mail with the words "For Deposit Only" and should include your correct account number underneath to ensure the check is credited to the correct account. You should use the pre-encoded checking deposit slips found behind your checks in your checkbook. If you do not use your deposit slip or provide us with instructions indicating how or where the check should be credited, we may apply it to any account or any loan balance you have with us or we may return the check to you. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

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.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to

Northfield Bank

Terms and Conditions

give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. In New York, if you are negligent in safeguarding your checks we will not be responsible for any losses you incur due to an alteration or forgery if we have paid the check in good faith and in accordance with reasonable commercial standards. In New Jersey, as between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

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

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you

owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

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

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

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

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

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not

required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS

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

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to your account, and as authorized by applicable law and regulations.
- ◆ Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

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

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

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

FUNDS TRANSFERS - The terms used in this section have the meaning given to them in Article 4A of the

Uniform Commercial Code - Funds Transfers (UCC 4A).

This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is a deposit account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds

Northfield Bank

Terms and Conditions

transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and

identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

Cancellation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

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

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- ◆ **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- ◆ **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or statement savings account(s).
- ◆ **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- ◆ **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at 833-301-6325 using your personal identification number, a touch tone phone, and your account numbers, to:

- ◆ transfer funds from checking to statement savings
- ◆ transfer funds from statement savings to checking
- ◆ make payments from checking or statement savings to loan accounts with us
- ◆ get checking account(s) information
- ◆ get statement savings account(s) information

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

ATM Transfers - types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your ATM Card and personal identification number or Visa® Debit Card and personal identification number, to:

- ◆ make deposits to checking account(s)
- ◆ make deposits to statement savings account(s)
- ◆ get cash withdrawals from checking account(s)
 - you may withdraw no more than \$500.00 per day
 - there is a charge per withdrawal at ATMs we do not own or operate (refer to separate fee schedule)
- ◆ get cash withdrawals from statement savings account(s)
 - you may withdraw no more than \$500.00 per day
 - there is a charge per withdrawal at ATMs we do not own or operate (refer to separate fee schedule)
- ◆ transfer funds from statement savings to checking account(s)
- ◆ transfer funds from checking to statement savings account(s)
- ◆ make payments from checking account(s) to loan accounts with us
- ◆ get checking account(s) information
- ◆ get statement savings account(s) information

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

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

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

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

- ◆ you may not exceed \$1,000.00 in transactions per day

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

Currency Conversion and International Transactions.

(a) For point-of-sale (merchant) transactions using Visa network and ATM transactions using Plus network. When you use your Visa® Debit Card for this type of transaction and it settles in a currency other than US Dollars, the charge will be converted into the US Dollar amount. The currency conversion rate used to determine the transaction amount in US Dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in

Northfield Bank

Terms and Conditions

effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. As a result, we will charge you a 1% international transaction fee on all international transactions. An international transaction is a transaction where the country of the merchant is outside the USA.

(b) For ATM transactions using Cirrus network. When you use your Visa® Debit Card for this type of transaction and it settles in a currency other than US Dollars, Mastercard®/Cirrus will convert the charge into a US Dollar amount. The Mastercard/Cirrus currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard/Cirrus. The exchange rate Mastercard/Cirrus uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard/Cirrus charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard/Cirrus charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we will charge you a currency conversion fee of .2% of the transaction if there is a currency conversion and a cross-border transaction fee of .9% of the transaction.

The cross-border transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

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

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number

(PIN) but that is not generally known for having a card program.

Online Banking Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.eNorthfield.com and using your Access ID and password, to:

- ◆ transfer funds from checking to statement savings
- ◆ transfer funds from statement savings to checking
- ◆ make payments from checking or statement savings to loan account(s) with us
- ◆ make payments from checking or statement savings to third parties
- ◆ get checking account(s) information
- ◆ get statement savings account(s) information

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone or through our downloadable app and using your Access ID and password, to:

- ◆ transfer funds from checking to statement savings
- ◆ transfer funds from statement savings to checking
- ◆ make payments from checking or statement savings to loan account(s) with us
- ◆ make payments from checking or statement savings to third parties
- ◆ get checking account(s) information
- ◆ get statement savings account(s) information

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- ◆ Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle.
- ◆ Transfers from a statement savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

FEES

- ◆ We do not charge for direct deposits to any type of account.

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

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

DOCUMENTATION

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

- ◆ **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 833-301-6325 to find out whether or not the deposit has been made.

- ◆ **Periodic statements.**

You will get a monthly account statement from us for your checking and statement savings accounts.

For passbook accounts, if the only possible electronic transfers to or from your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.

PREAUTHORIZED PAYMENTS

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

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

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

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

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

FINANCIAL INSTITUTION'S LIABILITY

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

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

- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission; or
- (5) if your account is held at a branch located in New Jersey, at our discretion, as allowed by New Jersey law providing for the release of account information pertaining to actual or suspected illegal activities.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

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

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

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

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

◆ **Additional Limit on Liability for Visa® Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

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

Northfield Bank

Terms and Conditions

ERROR RESOLUTION NOTICE

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

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

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

We will determine whether an error occurred within 10 business days (5 business days for Visa® Debit Card point-of-sale transactions processed by Visa and 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 for Visa® Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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

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

NORTHFIELD BANK
ATTN: BRANCH ADMINISTRATION
581 MAIN STREET, SUITE 810
WOODBIDGE, NJ 07095

Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 833-301-6325

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

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

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

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

nearest available public telephone to call the police if emergency assistance is needed. Direct complaints concerning ATM facility security to us at the phone number listed in this disclosure or the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736. If your account is held in New Jersey, direct complaints concerning ATM security to the operator or the Department of Banking at (609) 292-7272.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$200 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

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

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

If you make a deposit at an ATM before 1:30 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 1:30 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability

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

- Cash.
- Wire transfers.
- Checks drawn on Northfield Bank.
- Electronic direct deposits.

Next-Day Availability

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

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

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

- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.

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

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 we receive your deposit.

Other Check Deposits Subject to Second-Day Availability

The first \$200 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

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

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 deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid. You have overdrawn your account repeatedly in the last six months.

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

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

SPECIAL RULES FOR NEW ACCOUNTS

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must

Northfield Bank

Terms and Conditions

be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

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

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own or operate will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you will be available on the first business day after the day of deposit. Also, the first \$200 of a deposit will be available on the first business day after the day of deposit. Checks drawn on Northfield Bank will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

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 \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we

received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

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

How do I make a claim for a refund?

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

Northfield Bank
581 Main Street, Suite 810
Woodbridge, NJ 07095
833-301-6325

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 amount of the check, and the name of the person to whom you wrote the check.

TRUTH-IN-SAVINGS DISCLOSURE

SIMPLY FREE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$.01 to open this account.

50+ CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Additional Terms:

The primary accountholder must be 50 years old or over to qualify for 50+ Checking Account.

DIRECT INTEREST CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Accounts Opened Online:

This account opening will not be complete and no checks will clear the account until we receive the executed signature card and proof of ID (Driver's License, Passport, etc.).

PREMIUM INTEREST CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$8.00 will be imposed every statement month if the balance in the account falls below \$1,500.00 any day of the month.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

NY GUARDIANSHIP ACCOUNT/**NY ADMIN ACCOUNT**

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

MONEY MARKET ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$10,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$10.00 will be imposed each 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.

Minimum balance 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.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle.

Northfield Bank

Terms and Conditions

HIGH YIELD MONEY MARKET ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will not be compounded. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$25.00 will be imposed every month if the average daily balance for the account falls below \$100,000.00. 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.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a High Yield Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle.

MONEY MARKET SAVINGS ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Money Market Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

PLATINUM SAVINGS ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$8.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00. 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.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Platinum Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

PREMIER SAVINGS II ACCOUNT

Rate Information - 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.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

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

Minimum balance to open the account - You must deposit \$35,000.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$20.00 will be imposed every month if the balance in the account falls below \$15,000.00 any day of the month.

Minimum balance 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.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Premier Savings II account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

STATEMENT SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Minimum balance 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.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit

card, or similar order to third parties are limited to six per calendar month.

CHILDRENS STATEMENT SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Childrens Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

Additional Terms:

This account is a Children's Account. When the minor reaches age 18, the account will be changed to a regular statement savings account.

PASSBOOK SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

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

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$3.00 will be imposed every month if the balance in the account falls below \$300.00 any day of the month.

Minimum balance 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.

Daily balance computation method - We use the daily balance method to calculate the interest on your

Northfield Bank

Terms and Conditions

account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Passbook Savings account to another account by preauthorized internal transfer are limited to six per calendar month.

CHILDRENS SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

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

Minimum balance to open the account - You must deposit \$.01 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Children's Savings account to another account by preauthorized internal transfer are limited to six per calendar month.

Additional Terms:

This account is a Children's Account. When the minor reaches age 18, the account will be changed to a regular passbook savings account.

HOLIDAY CLUB STATEMENT ACCOUNT/ VACATION CLUB STATEMENT ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every quarter.

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

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Holiday Club Statement account/Vacation Club Statement account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

HOLIDAY CLUB ACCOUNT/ VACATION CLUB ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account at any time.

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

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

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

Minimum balance to open the account - You must deposit \$5.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Holiday Club account/Vacation Club account to another account by preauthorized internal transfer are limited to six per calendar month.

CERTIFICATE OF DEPOSIT/ IRA CERTIFICATE OF DEPOSIT

The following information is standard for all Certificate and IRA Certificate terms unless stated otherwise

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account monthly and at maturity.

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

Minimum balance to open the account - You must deposit \$2,500.00 (\$250.00 for IRA certificates) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

With the exception of IRA Certificates of Deposit, you may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- ◆ If your account has an original maturity of less than one year:
The fee we may impose will equal 90 days' interest on the amount withdrawn subject to penalty.
- ◆ If your account has an original maturity of one year, but less than three years:
The fee we may impose will equal 180 days' interest on the amount withdrawn subject to penalty.
- ◆ If your account has an original maturity of three years or more:
The fee we may impose will equal one year's interest on the amount withdrawn subject to penalty.
- ◆ For all certificate terms, may impose a penalty of seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

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 owner of this account, 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.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be calculated on the same basis as during the original term, but at the rate prevailing at the time of maturity.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

4-MONTH CERTIFICATE OF DEPOSIT/

4-MONTH IRA CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account monthly and at maturity.

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

Minimum balance to open the account - You must deposit \$2,500.00 (\$250.00 for IRA certificates) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

With the exception of IRA Certificates of Deposit, you may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal 90 days' interest on the amount withdrawn subject to penalty.

- ◆ We may impose a penalty of seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

Northfield Bank

Terms and Conditions

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 owner of this account, 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.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be 3 months, beginning on the maturity date. The interest rate will be calculated on the same basis as during the original term, but at the rate prevailing at the time of maturity.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

5-MONTH CERTIFICATE OF DEPOSIT/

5-MONTH IRA CERTIFICATE OF DEPOSIT/

7-MONTH SPECIAL CERTIFICATE OF DEPOSIT/

7-MONTH IRA CERTIFICATE OF DEPOSIT/

8-MONTH SPECIAL CERTIFICATE OF DEPOSIT/

8-MONTH IRA CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account monthly and at maturity.

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

Minimum balance to open the account - You must deposit \$2,500.00 (\$250.00 for IRA certificates) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

With the exception of IRA Certificates of Deposit, you may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal 90 days' interest on the amount withdrawn subject to penalty.

- ◆ We may impose a penalty of seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

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 owner of this account, 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.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be 6 months, beginning on the maturity date. The interest rate will be calculated on the same basis as during the original term, but at the rate prevailing at the time of maturity.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

10-MONTH CERTIFICATE OF DEPOSIT/

10-MONTH IRA CERTIFICATE OF DEPOSIT/

11-MONTH CERTIFICATE OF DEPOSIT/

11-MONTH IRA CERTIFICATE OF DEPOSIT/

15-MONTH CERTIFICATE OF DEPOSIT/

15-MONTH IRA CERTIFICATE OF DEPOSIT

16-MONTH CERTIFICATE OF DEPOSIT/

16-MONTH IRA CERTIFICATE OF DEPOSIT/

17-MONTH CERTIFICATE OF DEPOSIT/

17-MONTH IRA CERTIFICATE OF DEPOSIT/

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account monthly and at maturity.

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

Minimum balance to open the account - You must deposit \$2,500.00 (\$250.00 for IRA certificates) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

With the exception of IRA Certificates of Deposit, you may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- ◆ If your account has an original maturity of less than one year:
The fee we may impose will equal 90 days' interest on the amount withdrawn subject to penalty.
- ◆ If your account has an original maturity of one year or more:
The fee we may impose will equal 180 days' interest on the amount withdrawn subject to penalty.
- ◆ We may impose a penalty of seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

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 owner of this account, 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.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be 12 months, beginning on the maturity date. The interest rate will be calculated on the same basis as during the original term, but at the rate prevailing at the time of maturity.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

30-MONTH CERTIFICATE OF DEPOSIT/

30-MONTH IRA CERTIFICATE OF DEPOSIT/

32-MONTH CERTIFICATE OF DEPOSIT/

32-MONTH IRA CERTIFICATE OF DEPOSIT/

Rate Information - You will be paid the disclosed rate until first maturity.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account monthly and at maturity.

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

Minimum balance to open the account - You must deposit \$2,500.00 (\$250.00 for IRA certificates) to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

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

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

With the exception of IRA Certificates of Deposit, you may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature as stated on your certificate of deposit.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal 180 days' interest on the amount withdrawn subject to penalty.

- ◆ We may impose a penalty of seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.

Northfield Bank

Terms and Conditions

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 owner of this account, 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.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be 36 months, beginning on the maturity date. The interest rate will be calculated on the same basis as during the original term, but at the rate prevailing at the time of maturity.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

Account Rates and Fees - Please refer to our separate rate sheet for current interest rate and annual percentage yield information and to our separate fee schedule for additional information about charges.

Overdraft Fee Transaction Categories - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.



Northfield Bank

Fee Schedule



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
<i>(Per ATM withdrawal, transfer and inquiry)</i>	
Replacement of ATM or Debit Card	\$10.00
Expedited Card Request	\$50.00

*Does not include Network Fee or Foreign Bank Fees

COLLECTIONS

Coupons (per envelope)	\$6.50
Incoming/Outgoing	\$25.00
Foreign Checks (minimum \$201.00)	\$35.00

TELLER CHECKS/MONEY ORDERS

Teller Checks	\$10.00
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	\$25.00
Fee Wire Transfer Foreign	\$40.00

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: Non-Sufficient Funds (NSF)	\$35.00
Paid Item Fee: Overdraft/Uncollected	\$35.00
Maximum Consumer Daily Non-Sufficient Funds (NSF)	
Returned Item and Overdraft/Uncollected Fees	\$210.00
<i>An Overdraft item may be created by Check or ACH draft.</i>	
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	\$15.00
Check Order Billing	Varies

ELECTRONIC ACH PAYMENTS

Returned	\$35.00
Stop Payment	\$30.00
Unauthorized ACH Debit Return	\$7.50
Same Day ACH (per transaction)	\$0.25

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

LEGAL FEES

Legal Process on Account, Restraining Notice, Levies, Garnishment	\$150.00
--	----------

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	\$25.00
Break Open	\$150.00
<i>Boxes not available in some branches.</i>	

DUPLICATING SERVICES

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

MAIL SERVICES

Returned Mail (per item)	\$10.00
--------------------------	---------

SIGNATURE SERVICES*

Medallion Signature	\$15.00
---------------------	---------

*Available to depositors of record for six months or more



Northfield Bank

ATM/Debit Card Account Disclosures

The undersigned ("I"), in consideration of Northfield Bank ("you" or "your") issuing to me a Visa Debit Card/ATM Card, hereby agrees to be legally bound by the following terms and conditions

1. Accounts and Uses of Visa Debit Card/ATM Card.

I have the account(s)(checking or savings account(s)) with you set forth on my application form. I hereby request that you issue me a Visa Debit Card/ATM Card to be used in connection with such accounts as described in this Agreement.

I understand I may use the Visa Debit Card/ATM Card at an Automated Teller Machine (ATM) to (1) withdraw cash from my account(s), (2) effect transfers to or from my account, (3) make or arrange for deposits to my account(s) or (4) receive information regarding the balance in my account(s). I understand that I may also make certain payments only at your ATM(s)

I may also use automated teller machines (ATM) throughout the United States which bear the Cirrus® or Accel Exchange® name and logo to (1) make withdrawals from, (2) effect transfers to or from or (3) receive information regarding the balance in my checking or savings account(s) that are designated as the primary account of each such type on my application form

I further understand that I may use the Visa Debit Card at any retail establishment ("Merchant") where Visa Cards are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). If I use the Visa Debit Card to make a Purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (Including any cash received from the Merchant) from my primary checking account designated on my application form and directing or ordering you to pay such funds to the Merchant

I request that you provide to me such other services or access to other ATM systems or networks using the Visa Debit Card/ATM Card which you make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the Visa Debit Card/ATM Card you have issued to me. I agree that the uses of the Visa Debit Card/ATM Card described in this Agreement shall be subject to the rules and regulations for each account that is accessed by such Card

2. Use of Personal Identification Number ("PIN") with Visa Debit Card/ATM Card.

I understand that an ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the Visa Debit Card/ATM Card is my signature, identifies the bearer of the Card to the ATM or other network ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the Visa Debit Card for a Purchase transaction may have an electronic terminal (Merchant operated or self service) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to a human teller. I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the Visa Debit Card/ATM Card is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN

3. Liability for Unauthorized Transactions.

I agree to contact you at once if I believe that Visa Debit Card/ATM Card issued to me or my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions that I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY VISA DEBIT CARD/ATM CARD AND PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD BY THEM

4. How to Contact the Lost or Stolen Card Service Center®.

I agree to contact the Lost or Stolen Card Service Center immediately at 1-800-554-8969, if I believe the Visa Debit Card/ATM Card issued to me or my PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur, by phoning, and by confirming such information in writing to you at:

Northfield Bank
581 Main St. Suite 810
Woodbridge, NJ 07095
732-499-7200

5. Charges.

I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or charged from time to time. Please refer to the Bank's Schedule of Fees for a complete list of fees that apply to your Visa Debit Card/ATM Card.

6. Deposits and Payments.

I agree that when I make a deposit or a payment at an ATM that you have the right to verify the deposit or payment before you make the money available to me or credit such payment to my loan account. If I deliver cash, checks or other items to an ATM, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and that the availability of my deposit shall depend on your rules and regulations regarding the particular account in which I am making a deposit, the items that I am depositing and whether the deposit is made at an ATM that is owned by you or another financial institution. I also understand and acknowledge that not all ATMs may accept deposits and some ATMs may limit the amount of funds that may be deposited and you may not control these limits. I also recognize that payments may only be made at an ATM owned and operated by you.

7. Liability.

If the Visa Debit Card/ATM Card is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account. I agree that if I make deposits or payments to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

8. Amendment of this Agreement.

I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further Visa Debit Card/ATM Card services to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the Visa Debit Card/ATM Card after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

9. Ownership.

I agree that the Visa Debit Card/ATM Card is your property and I will surrender it to you upon your request. I agree that the Visa Debit Card/ATM Card is non-transferable

10. Disclosures.

I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this Agreement.

Northfield Bank

ATM/Debit Card Account Disclosures (cont.)



NORTHFIELD BANK
Visa Debit Card/ATM Card
Disclosure Statement
Effective 09/17/08

The purpose of this Disclosure Statement is to inform you of certain rights which you have under the Electronic Fund Transfer Act.

Definitions

To the extent applicable, references in this disclosure statement to "checking accounts" will include share draft accounts, NOW accounts, Money Market Investment Accounts, and other similar transaction accounts.

1. **AUTOMATED TELLER MACHINES (ATM)** You may use your Visa Debit Card/ATM Card with your Personal Identification Number ("PIN") at ATMs to conduct any of the following transactions for each of the accounts you have requested to be accessed by your Visa Debit Card/ATM Card

1. Withdraw Cash From:
 - a. Your Transaction (checking account(s)); and
 - b. Your Transaction Statement Savings Account(s).
2. Deposit Cash, Checks or drafts to:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s).
3. Transfer funds between:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s).
4. Obtain the available balance(s) from:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s).
5. Make payments at our ATM(s) by enclosing cash, checks or drafts and the payment coupon on those items that are normally accepted at any office of Northfield Bank.

Some ATMs may only provide access to the accounts you have designated as your primary Transaction (Checking) account. NOT ALL ATMs MAY ACCEPT DEPOSITS OR PAYMENTS. THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS THAT YOU MAY DEPOSIT IN CERTAIN ATMs.

2. **CIRRUS Services.** You may use the Visa Debit Card/ATM Card with your PIN at any automated teller machine ("CIRRUS ATM") located throughout the United States, the Commonwealth of Puerto Rico, Canada, Great Britain and those foreign countries that may be added at a later date to conduct any of the following transactions that are available at the CIRRUS ATM:

1. Withdraw cash from:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s).
2. Transfer Funds between:
 - a. Your Transaction (checking account(s));
 - b. Your Statement Savings Account(s).
3. Obtain the available balance(s) from:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s); and your credit account.
4. Make a cash advance from your credit or loan account.

3. **ACCEL EXCHANGE SYSTEM Services.** You may use your Visa Debit Card/ATM Card with your PIN at any ACCEL EXCHANGE automated teller machine ("EXCHANGE ATM") to conduct any of the following transactions that are available at the EXCHANGE ATM:

1. Withdraw cash from:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s).
2. Transfer Funds between:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s).
3. Obtain the available balance(s) from:
 - a. Your Transaction (checking account(s)); and
 - b. Your Statement Savings Account(s).

These are the present services available from the network, but other services may be provided in the future as they are developed. The above transactions are only applicable to the account that you list on your Visa Debit Card/ATM Card application form and have designated as the primary account or such other primary accounts which are added later at your written request.

4. **Other ATM Network Access.** From time to time we may make arrangements with other ATM networks to grant access to Visa Debit Card(s)/ATM Card(s).

5. **Purchase Transactions.** You may use Visa Debit Card at any retail establishment ("Merchant") where Visa Cards are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). The amount of all such Purchases (including any cash obtained, if permitted) will be deducted from your primary Transaction (Checking) account. When you make a Purchase using the Visa Debit Card you will be requesting us to withdraw funds from your selected primary Transaction (Checking) account in the amount of the Purchase and directing or ordering us to pay these funds to such Merchant. Any Purchase refund made by a Merchant will be posted to your primary Transaction (Checking) account.

6. **Limitations on the Use of Your Visa Debit Card/ATM Card.** You may use the Visa Debit Card/ATM Card to withdraw up to a limit of \$500.00 each day at an ATM, CIRRUS ATM, ACCEL EXCHANGE ATM, and other ATMs that we inform you are available for you to use from your account(s) provided the funds are available in your account(s). In addition to the amount that you may withdraw in cash each day, you may use the Visa Debit Card to purchase up to a limit of \$1,000.00 each day. However, the total amount of your cash Withdrawals and Purchase transactions each day may not exceed \$1,500.00. Furthermore, Purchase refunds will be posted to the available balances in your primary Transaction (Checking) account up to the POS Returns Limit of \$1,000.00. There are also certain limitations on the frequency of use of the Visa Debit Card/ATM Card each day. These limitations are imposed and not revealed for security purposes. We have the ability to set special limits for some of our customers. If we set special limits for you, we will provide you with a written disclosure of your special limits with this Disclosure Statement. You will be denied the use of the Visa Debit Card/ATM Card if you exceed the daily withdrawal limit or purchase limit, do not have adequate funds available in your account, do not enter the correct PIN or exceed the frequency of usage limitation. The receipt provided by the ATM, CIRRUS ATM, ACCEL EXCHANGE ATM, or Merchant terminal will notify you of the denial. There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in machine retention of your Visa Debit Card/ATM Card at an ATM. The number of attempts that result in machine retention of your Visa Debit Card/ATM Card is not revealed for security reasons.

Northfield Bank

ATM/Debit Card Account Disclosures (cont.)

7. How to Contact the Lost or Stolen Card Services Center: If you believe your Visa Debit Card/ATM Card or your PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of your accounts has occurred or may occur, please contact the Lost or Stolen Card Service Center immediately by calling 1-800-554-8969 or writing Northfield Bank at:

NORTHFIELD BANK
581 Main St Suite 810
Woodbridge, NJ 07095

Or calling:
(732) 499-7200

A new card may be issued to you at that time and a "hold" will be placed on your old card. After such time, if you find your old card, you must notify us and return your old card to us. If you attempt to use your old card, it may be captured and retained by the CIRRUS ATM, or ACCEL EXCHANGE ATM.

8. Charges for Transactions. Please see the Northfield Bank Schedule of Fees for a list of ATM and Debit Card fees we may assess. We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the fee schedule that will be provided to you at least thirty (30) days prior to assessment or change in assessment. When using an ATM not owned by us, a fee may be charged for a balance inquiry even if you did not complete a fund transfer.

9. Deposits and Payment Information. Deposits and payments made at ATMs are posted to your account(s) according to the rules and regulations of those account(s) and our funds availability policies that are contained in our disclosure statement required under the Expedited Funds Availability Act ("EFAA"), a copy of which has been provided to you or is available upon request. You may not deposit any foreign currency. All items presented at an ATM are removed before 3:00 p.m. each business day. Northfield Bank reserves the right to verify the items so deposited before such funds are made available to you; however, the availability of your deposit depends on the type of account in which you deposit your funds, the type of deposit and whether the ATM is operated by Northfield Bank or another financial institution. Consult the rules and regulations of the particular account to which you are depositing your funds and our Funds Availability Disclosure Statement for more information about when your deposited funds will be available for withdrawal. If the dollar amount on the items presented differs from the amount you have indicated to the ATM, we will adjust your account(s) to reflect the amount we have received and advise you of any difference.

10. Record of Transaction. You will receive a printed receipt for each CIRRUS ATM, ACCEL EXCHANGE ATM or Purchase transaction that you make at the time of the transaction. You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges that we may impose for such services or transactions.

11. Liability for Unauthorized Transfers. CONTACT US or the LOST STOLEN CARD SERVICE CENTER IMMEDIATELY if you believe your Visa Debit Card/ATM Card or PIN has been lost or stolen. Telephoning the LOST STOLEN CARD SERVICE CENTER phone number is the best way of keeping your losses to a minimum. You could lose all your money in the account(s) if you take no action to notify us of the loss of your Visa Debit Card/ATM Card or PIN. If you notify us of the loss, your liability will be as follows:

1. If you contact us within two business days of the loss or your discovery of the loss, you can lose no more than \$50.00 if someone used your Visa Debit Card and PIN without your permission.
2. If someone used your Visa Debit Card and PIN without your permission, you could lose as much as \$500.00 if you do NOT contact us within two business days after you learn of the loss and we can prove that we could have prevented the loss if you had contacted us.
3. Also, if your monthly statement shows transfers or Purchases that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days, if we can prove that your contacting us would have prevented those losses.

12. In Case of Errors or Questions About Your Transactions. Telephone us at (732) 499-7200 or write us at:

NORTHFIELD BANK
581 Main St Suite 810
Woodbridge, NJ 07095

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You must do the following:

- a. Tell us your name, transaction account number and Visa Debit Card/ATM Card number.
- b. Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information; and
- c. 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. After we receive your inquiry, we will tell you the results of our investigation within 10 business days for CIRRUS ATM or ACCEL EXCHANGE ATM transactions, or 20 business days for Purchase transactions after we hear from you and will correct any error promptly. If we need more time; however, we may take up to 45 days for CIRRUS ATM or EXCHANGE ATM transactions, or 90 days for Purchase transactions to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days if it is a CIRRUS ATM or ACCEL EXCHANGE ATM or 20 business days if it is a Purchase transaction 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 do not receive your complaint or question in writing within 10 business days, we may not recredit your account. If we decide that there is no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

13. Visa Debit Card/ATM Card Replacement. The replacement fee for a lost or stolen Visa Debit Card/ATM Card is \$5.00 per occurrence.

14. Disclosure of Account Information. We will disclose information about your account or the transactions you make to third parties:

1. where it is necessary to complete transactions;
 2. to verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau;
 3. in accordance with your written permission;
 4. in order to comply with court orders or government or administrative agency summonses, subpoenas, orders, examinations and escheat reports.
- and/or;
5. on receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

15. Our Liability for Failure to Complete an Electronic Fund Transfer Transaction. If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless:

- a. there are insufficient funds in your account to complete the transaction through no fault of ours;
- b. the funds in your account are uncollected;
- c. the funds in your account are subject to legal process;
- d. the transaction you request would exceed the funds in your account plus any available overdraft credit;
- e. the CIRRUS ATM or ACCEL EXCHANGE ATM has insufficient cash to complete the transaction;
- f. your card has been reported lost or stolen and you are using the reported card;
- g. we have reason to believe that the transaction requested is unauthorized;
- h. the failure is due to an equipment breakdown which you knew about when you started the transaction at the CIRRUS ATM, EXCHANGE ATM or Merchant;
- i. the failure was caused by an act of God, fire or other catastrophe, or by an electrical or computer failure or by another cause beyond our control;
- j. you attempt to complete a transaction at a ATM, CIRRUS ATM, EXCHANGE ATM or Merchant terminal which is not a permissible transaction listed above;
- k. or the transaction would exceed security limitation on use of your Visa Debit Card/ATM Card.

In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

16. Foreign Transactions - There will be a foreign transaction fee for ATM or purchases made in a foreign country or US currency outside the United States.

17. YOU MUST NOTIFY US WHEN YOU CHANGE YOUR ADDRESS AND/OR TELEPHONE.

Rev. 10/2014

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number ● Account balances ● Transaction history ● Credit history ● Checking account information ● Wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
--------------	--

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
-------------------	---

Northfield Bank

Privacy Policy (cont.)

How does Northfield Bank protect my personal information?	<p>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.</p> <p>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.</p>
How does Northfield Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Northfield Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Northfield Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include credit cards, insurance and investments</i>
Other Important Information	
<p>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 authorization.</p>	

Northfield Bank

581 Main Street, Suite 810
Woodbridge, NJ 07095

(833) 301-NFBK
eNorthfield.com/victory

September 2020

Member FDIC

