

Checking Account Disclosure

Totally Free Checking

You must deposit \$100.00 to open this account.

50 Plus Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. There is no minimum balance required to obtain the disclosed annual percentage yield. You must deposit \$100.00 to open this account.

Direct Plus Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. There is no minimum balance required to obtain the disclosed annual percentage yield. You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$9.00 is imposed if you no longer have direct deposits made to this account or no longer have a Walden Federal loan payment deducted from this account.

Interest Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the

Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 to obtain the disclosed annual percentage yield. You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$7.50 is imposed if the balance falls below \$500.00 at any time during the month. If your account is opened for less than \$500.00, the fee will be waived for the first month.

Premium Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 to obtain the disclosed annual percentage yield. You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$15.00 is imposed if the balance falls below \$2,500.00 at any time during the month. If your account is opened for less than \$2,500.00, the fee will be waived for the first month.

Image Checking

You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$8.00 is imposed if the account balance falls below \$1,000.00 at any time during the month. If your account is opened for less than \$1,000.00, the fee will be waived for the first month.

Hometown Hero Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$100.00 to open this account.

Checking Account Fees

The following fees apply to Checking Accounts:

Insufficient Funds Fee	\$32.00 per item
Overdraft fee (item paid)	\$32.00 per item
Unavailable Funds Fee	\$32.00 per item
Stop Payment Fee	\$25.00 per item
Photocopy of Check	\$5.00 per item
Instant Statement	\$5.00
Returned Deposited Item	\$20.00 per item
Printed Checks	varies
Certified Check Fee	\$15.00 per item
Inactivity Fee	\$2.00 per month
Daily Overdraft Fee	\$5.00 per day (after 7 th business day)

Electronic Funds Transfer Service (Limits and Fees)

Walden Federal MasterMoney Card and ATM Card

If you have this ATM service, the following limitations and fees will apply to your account:

- You may withdraw up to a maximum of \$300.00 per day (if there are sufficient funds in your account).
- There is no charge for ATM withdrawals at machines owned by Walden Federal.
- There is a \$1.25 charge for each ATM withdrawal at machines we do not own.
- There is a \$1.25 charge for each transfer or inquiry at ATM machines we do not own.

- There is a replacement card fee of \$5.00 per card.

Point of Sale: If you have this Point of Sale service, the following limitations and fees apply to your account:

- You may purchase up to a maximum of \$1,000.00 worth of goods and services per day, exclusive of ATM withdrawals.
- There is a \$1.25 charge for each POS transaction.

Preauthorized Electronic Funds Transfers (ACH debits/credits): If you have this EFT service, the following limitations and fees will apply to your account:

- We do not charge for any preauthorized EFTs
- We will charge \$25.00 for each stop payment order for preauthorized transfers.

e-Bank Online Banking Service: If you have this EFT service, the following limitations and fees may apply to your account:

- Certain limitations may apply. Please refer to the Walden Federal e-Bank disclosure.
- No fee is charged for inquiry and transfers between Walden Federal accounts. A fee of \$4.99 per month may be charged for bill payment service, after the first 3 months, which are free. Additional fees may apply for additional online services.
- We will charge \$25.00 for each stop payment order for preauthorized transfers and check copies.

Hometown Touch Phone: There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day. We do not charge for any of these transactions.

For current rate information please call us at 1-800-458-8190.

Walden Federal Savings and Loan Association
12 Main Street
Walden, NY 12586

Member FDIC