

INFORMATION ABOUT YOUR PERSONAL ACCOUNTS

PERSONAL CHECKING ACCOUNT OFFERINGS				
	FREE CHECKING	DIRECT CHECKING WITH INTEREST	18/65 CHECKING ¹	FRESH START CHECKING ²
MONTHLY SERVICE CHARGE	\$0	\$10.00	\$0	\$10.00
REQUIREMENT TO WAIVE MONTHLY SERVICE CHARGE	N/A	One direct deposit credited to the account during the monthly statement cycle	N/A	One direct deposit credited to the account during the monthly statement cycle
UNLIMITED CHECK WRITING	✓	✓	✓	✓
EARNs INTEREST	N/A	✓	N/A	N/A
ATM/VISA DEBIT CARD AVAILABLE	✓	✓	✓	Based upon eligibility
FREE ONLINE BANKING WITH FINANCEWORKS™ AND BILLPAY®	✓	✓	✓	✓
E-STATEMENTS	✓	✓	✓	✓
FREE MOBILE BANKING	✓	✓	✓	Based upon eligibility
FREE ATM ACCESS AT ALL ALLPOINT NETWORK LOCATIONS	✓	✓	✓	✓

¹ Must be between the ages of 18-19 or 65 years or older to open an 18-65 Checking Account.

² Account alternative for those who do not qualify for other account offerings due to prior banking history. Please contact a bank representative for more information about NECB's account opening eligibility requirements.

PERSONAL MONEY MARKET AND SAVINGS ACCOUNT OFFERINGS*				
	MONEY MARKET	STATEMENT SAVINGS	PASSBOOK SAVINGS	HOLIDAY CLUB \$5, \$10, or \$20
SERVICE CHARGE	\$10.00 Monthly	\$7.50 Monthly	\$5.00 Monthly	\$5.00 Annually
REQUIREMENT TO WAIVE SERVICE CHARGE	Monthly maintenance fee waived with an average monthly balance of \$2,500	Monthly maintenance fee waived with an average monthly balance of \$250	Monthly maintenance fee waived with an average monthly balance of \$250	Must reach posted account balances by the 50 th week of a club year to avoid annual fee.
CHECK WRITING ABILITY	✓	N/A	N/A	N/A
EARNs INTEREST	✓	✓	✓	✓
ATM OR ATM/VISA DEBIT CARD AVAILABLE	✓	✓	N/A	N/A
FREE ONLINE BANKING WITH FINANCEWORKS	✓	✓	✓	✓
E-STATEMENTS	✓	✓	N/A	N/A
FREE MOBILE BANKING	✓	✓	✓	✓
FREE ATM ACCESS AT ALL ALLPOINT NETWORK LOCATIONS	✓	✓	N/A	N/A

* A money market/savings account is a limited transaction account that permits up to six pre-authorized, automatic or telephone transfers per statement cycle to third parties or between deposit accounts within the bank. Debits in excess of these limitations are subject to service fees.

Please refer to the Terms and Conditions of Your Personal Account and Truth In Savings Account disclosure for additional limitations and benefits of passbook savings and holiday club accounts.

CD & IRA ACCOUNTS

SAVE NOW FOR RETIREMENT OR COLLEGE

NorthEast Community Bank offers a wide range of fixed-rate certificates of deposit and Individual Retirement Accounts that vary in terms from 30 days to 5 years. Our low opening balance requirements and competitive interest rates provide you more control over your earnings.

Certificates of Deposit

CDs are saving accounts that enable you to choose a term that meets your needs. Grow your savings with a competitive interest rate that's guaranteed for the term of the account.

Individual Retirement Accounts

Whether you are just starting to save or entering retirement, an IRA can be an important part of a sound financial strategy to meet your retirement goals. Both a Traditional IRAs and a Roth IRAs

are convenient, tax-advantaged ways to invest for retirement.

Traditional:

A traditional IRA is an individual retirement account that allows you to save for retirement with tax deferred earnings and the possibility of tax-deductible contributions.

Roth:

Contributions to a Roth IRA are never tax-deductible, but the money you contribute can be withdrawn tax free at any time.

Talk to us today about saving money, saving on taxes and building a better retirement. Numerous rates and terms are available. Ask an associate for details.

WE ANSWER YOUR QUESTIONS ABOUT IRAs

	TRADITIONAL	ROTH
Who can contribute?	Anyone under the age of 70 ½ with earned compensation	Anyone any age with earned compensation up to certain income limits
Is there a tax advantage?	Investment income is tax-deferred	Grows free from federal tax
Are contributions tax deductible?	Subject to retirement plan and adjusted gross income	No
Are there tax implications on withdrawals?	Earnings and deductible contributions will be taxed upon withdrawal	Distributions of contributions and qualified earnings are free from federal tax
Are early withdrawals allowed?	Yes, if you are under 59 ½ and you are not withdrawing funds for an approved reason	Same as a traditional IRA, plus you must have had your Roth IRA for five years
Are there required mandatory distributions?	Minimum required distributions must begin at age 70 ½	None during the account owner's lifetime



INFORMATION ABOUT YOUR BUSINESS BANKING ACCOUNTS

	FREE BUSINESS CHECKING	NON-PROFIT CHECKING	PREMIER BUSINESS CHECKING	COMMERCIAL ANALYSIS CHECKING	BUSINESS MONEY MARKET	IOLA/IOLTA ACCOUNT
MONTHLY MAINTENANCE FEE	NA	NA	\$10	\$15	\$10	NA
REQUIREMENT TO WAIVE MONTHLY MAINTENANCE FEE	NA	NA	\$3,500 average monthly balance	Earnings credit can be used to offset monthly service fees ¹	\$2,500 average monthly balance	NA
EARNs INTEREST⁵	NA	NA	✓	NA	✓	✓
FREE ATM/VISA DEBIT CARD²	✓	✓	✓	✓	✓	NA
FREE ONLINE BANKING WITH BILLPAY[®]	✓	✓	✓	✓	✓	✓
E-STATEMENTS AVAILABLE	✓	✓	✓	✓	✓	✓
TRANSACTION LIMITATIONS³	NONE	NONE	NONE	NONE	✓ ⁴	NONE

¹ Earnings credit will be calculated using an internal index during the statement cycle.

² Foreign ATM transaction fees may apply to cash withdrawals.

³ A transaction includes: debits, credits, and items deposited per monthly statement cycle.

⁴ Business Money Market Account transaction limitations permit up to six pre-authorized, automatic or telephone transfers per statement cycle to third parties or between deposit accounts within the bank.

⁵ The interest rate and annual percentage yield (APY) that we pay may change at any time. Contact us at (800) 287-7500 for current rates.

FREE ONLINE BANKING WITH BILLPAY[®]

- Bank on your schedule - 24/7 access.
- View accounts, balances, and activity in one glance.
- Use BillPay[®] to pay a company, an individual, set up bill reminders, and view payment history.
- Make and schedule online transfers.
- Allow customized access to multiple users.
- Direct-connect to QuickBooks[™] software.

NECB ATM/VISA DEBIT

Convenience, security and flexibility when accessing your account. Use your card to make purchases or access cash. NECB is a member of the Allpoint ATM Network, a network of over 55,000 surcharge-free ATMs worldwide.

WIRE TRANSFERS

Domestic and International Wire Transfer services are available with all business account offerings.

CASH MANAGEMENT SERVICES

Commercial Online Banking for commercial and business customers for more in-depth reporting, multi-user access, and transaction capabilities.

ACH (Automated Clearing House) Origination. NECB's Commercial Online Banking allows you to originate ACH transactions used to accelerate payables and receivables.

Remote Deposit Capture gives you the ability to deposit checks directly to your business account from a remote location, using a free desktop scanner that we provide.

Remote Deposit Service is subject to approval by NECB.