

TRUTH IN SAVINGS

ConnectOne Bank
301 Sylvan Avenue
Englewood Cliffs, New Jersey 07632
(844)266-2548
www.connectonebank.com
info@cnoib.com

Simply Better Checking

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. - If an average daily balance of equal to or greater than \$500.00 is maintained throughout the statement cycle and a direct deposit is received, foreign ATM fees will be refunded up to \$10 per statement cycle.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.