

THE DIME SAVINGS BANK OF NORWICH DEPOSIT ACCOUNT AGREEMENT- MEMBER FD.I.C.

SCHEDULE OF INTEREST

TYPE OF ACCOUNT AND TERM	INTEREST RATE (11)	ANNUAL PERCENTAGE YIELD (1) (4) (11)	INTEREST COUMPOUNDING	INTEREST CREDITED	MINIMUM OPENING DEPOSIT	BALANCE TO EARN ANNUAL PERCENTAGE YIELD (8) (10)	OTHER CONDITIONS TO EARN INTEREST (10)
Sole Proprietor Checking	Variable % (6, 7,11)	Variable % (6, 7, 11)	Daily	Monthly	\$25.00	\$20.00	
Corporate Daily Access	Variable % (6, 7, 11)	Variable % (6, 7, 11)	Daily	Monthly	\$25.00	\$20.00	
30-Day CD	Variable % (2, 5)	Variable % (5)	No Compounding	Monthly	\$500.00 (3)	No Minimum	Penalty for Early Withdrawal
91-Day CD	Variable % (2, 5)	Variable % (5)	Continuously	Monthly	\$500.00 (3)	No Minimum	Penalty for Early Withdrawal
182-Day CD (3)	Variable % (2, 5)	Variable % (5)	Continuously	Monthly	\$500.00 (3)	No Minimum	Penalty for Early Withdrawal
1 to 6 Year CD (3) (9)	Variable % (2, 5)	Variable % (5)	Continuously	Monthly	\$500.00 (3)	No Minimum	Penalty for Early Withdrawal
182-Day Deferred Income CD Interest	Variable % (2, 5)	Variable % (5)	No Compounding	At Maturity	\$500.00	No Minimum	Penalty for Early Withdrawal
1Year Deferred Income CD Interest	Variable % (2, 5)	Variable % (5)	No Compounding	At Maturity	\$500.00	No Minimum	Penalty for Early Withdrawal

- (1) The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- (2) A CD requires that you leave your principal on deposit for the full term.
- (3) Available as investment to be held pursuant to an Individual Retirement Account or Simplified Employee Pension Plan Agreement with the Bank.
- (4) Annual percentage yield is calculated based on a 365-day year (366 during leap year).
- (5) This rate varies. To determine the current rate, call (860) 859-4300 on any business day or on the maturity date of your certificate.
- (6) The interest rate on this type of account is not fixed but can change up or down after you deposit your money.
- (7) This rate may change as often as daily at the bank's sole discretion. To determine the current rate, call (860) 859-4300 on any business day.
- (8) If the balance falls below the "minimum balance to earn interest", no interest will accrue for those days.
- (9) Interim or longer maturities may be available.
- (10) The daily balance method is used when computing the payment of interest by applying a periodic rate to the daily balance.
- (11) Non-Cash items (Example: Checks) deposited will begin to earn interest from the business day we receive credit for the items.