18/65 Notice

<u>For customers 65 years of age or older or 18 years of age or younger:</u> In accordance with Chapter 234 of the Acts of 2010, also known as the "18/65 Law," we do not impose any fee, charge or other assessment against the savings or checking account of any person age 65 or older, or age 18 or younger. However, a reasonable charge, as determined by the Commissioner of Banks, may be assessed against such accounts when payment has been refused due to insufficient funds. Our fee does not exceed $5.00 per instance when presented or represented against insufficient funds. ATM Service Charges may apply. Please note: our premium accounts (Freedom Gold Checking or Freedom Platinum Checking) are not eligible for these benefits.

<u>You must notify us of your eligibility to receive these benefits.</u> If you hold a checking account (other than Freedom Gold or Freedom Platinum) and the primary or secondary account holders are age-eligible, no action is required to receive these benefits. If you believe you are (or another account holder is) age-eligible and it appears you are not receiving these benefits, please contact the Bank by visiting a branch office or by calling us at 1-877-463-6287. If there are no longer any account holders over age 64 or under 19, these benefits will no longer be applied to the account.