

18/65 Notice

For customers 65 years of age or older or 18 years of age or younger:

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.

You do not need to notify us of your eligibility to receive these benefits. 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.