

Business High Yield Savings Account Disclosure

Minimum opening deposit	\$100,000
Monthly maintenance fee	\$2
Average daily balance¹ to waive monthly maintenance fee	\$25
Minimum balance to earn interest	\$100
Non-PCSB Bank ATM withdrawal fee²	\$2.50
Checking relationship requirement³	Business Checking, Enhanced Business Checking, Business NOW Checking, Commercial Checking, or NOW Non-Profit Checking

Interest Rate Information: The following interest rates and annual percentage yields (APY) are accurate as of _____. Rates are subject to change at any time at our discretion. We may change balance requirements or fees at any time with proper notice to you. For current rate information call 888-808-4700.

	Interest Rate:	APY:
\$100,000 and over	_____ %	_____ %
\$100 - \$99,999.99	_____ %	_____ %
\$1.00 - \$99.99	_____ %	_____ %

- To calculate the average daily balance, we add the principal amount in the account for each day of the statement period and divide by the number of days in the statement period.
- Surcharges may be assessed by other financial institutions (that are not part of the SUM[®] program) for use of their ATMs.
- If you terminate your checking account requirement, your Business High Yield Savings account may revert to Business Savings.

Common Account Disclosures

Business Days: The term “business day” refers to every day, except Saturdays, Sundays, and federal holidays.

Rate Information: Your interest rate and annual percentage yield may change.

Accrual of Interest: Interest begins to accrue no later than the business day of your deposit.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed: You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield.

Determination of Rate and Frequency of Rate Changes: At our discretion, we may change the interest rate on your account at any time.

Compounding and Crediting Frequency: Interest will be compounded monthly. Interest will be credited to your account every month on the statement date. Fees could reduce earnings on your account.

Account Closing and Interest: If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Notice of Withdrawal: We reserve the right to require seven days’ notice in writing before each withdrawal from an interest-bearing account as defined by Regulation D.

Business Service Fees

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated:

Abandoned Property ¹ , per account or such lesser rate as may be set by law	\$65.00
ACH Block Setup Fee	\$25.00
ATM/Debit Cards:	
Expedited Card Replacement Fee	\$65.00
International ATM Transactions:	
Mastercard (M/C) Cross Border Fee	2.79% of US Dollar Amount
Mastercard (M/C) Currency Conversion Fee	0.21% of US Dollar Amount
Non-PCSB Bank ATM Transactions.....	\$2.50
Replacement ATM/Debit Card Fee.....	\$10.00
Audit Confirmation.....	\$35.00
Canadian Foreign Draft - USD value less than \$300.....	\$15.00
Canadian Foreign Draft - USD value \$300 or more	\$5.00
Cashier's Check	\$7.50
Chargeback Item Fee (Returned Deposited Item)	\$10.00
Check Orders (CHK Order)	Prices vary depending on style
Collection Item Fee.....	\$30.00
Counter Checks Per Page	\$2.00
Legal Process Fee (e.g., attachment, levy or garnishment) per occurrence or such lesser rate as may be set by law	\$100.00
Overdraft Fees:	
Paid Item Fee ² – when we pay an overdraft item, unless the item had been previously charged	
a Returned Item Fee	\$35.00
Returned Item Fee ² – when we return an overdraft item unpaid, unless the item had been previously	
charged a Returned Item Fee	\$35.00

Research	
Research Fee - per hour	\$30.00
Copy Fee, per item, or per page (Copy of Checks, Transaction Slips, Cashier's Checks or Deposited Items)	\$5.00
Duplicate or Interim Statement Fee	\$5.00
Statement Copy with Images Fee	\$5.00
Statement Reconciliation per hour.....	\$30.00
Subpoena Research per hour.....	\$75.00
Safe Deposit Box Rental Fees: (Check availability of size with your Branch Representative.)	
Safe Deposit Box Annual Fee	Varies by Size†
Safe Deposit Box Drilling Fee.....	\$200.00
Late Fee	\$15.00
Replacement Key Fee	\$35.00
†Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at select branch locations and sizes available may vary.	
Stop Payment, all items including ACH & bill pay.....	\$25.00
Sweep Transaction Fee (overdraft protection transfer from a deposit account), per transfer	\$10.00
Wire Transfer Fees ³ :	
Domestic:	
Incoming	\$10.00
Outgoing	\$35.00
International:	
US Dollar Incoming	\$10.00
US Dollar Outgoing	\$40.00
Foreign Currency Incoming	\$0.00
Foreign Currency Outgoing	\$40.00
Wire Trace Fee	\$40.00

- Consistent with New York law, the fee to be assessed on each abandoned property will equal the costs related to or incurred as a result of the payment or delivery of abandoned property to the state comptroller, including but not limited to the costs incurred to provide written notice to the account holder.
- You will be charged a Returned Item Fee when we return unpaid for a non-sufficient available balance an item that is presented for payment, unless that item had been previously presented and returned for a non-sufficient available balance and you were previously charged a Returned Item Fee for that return. Further, you will be charged a Paid Item Fee if we honor or pay the item or transaction when you have a non-sufficient available balance unless you had previously been charged a Returned Item Fee when the item or transaction was previously returned, rejected, or declined. We will not charge you more than one (1) Overdraft Fee per Insufficient Item, regardless of how many times it is presented. We have no obligation to notify you if we honor, pay, return or decline an item or transaction for a non-sufficient available balance.
- Wire Transfer Fees are waived on IOLA Accounts.

To request additional information about
PCSB Bank's products and services, please visit
your local PCSB Bank office,
call us at 888-808-4700, or visit us online at:
PCSB.com

Telephone Banking: 877-450-7272