

Important Information for Personal Deposit Account Customers

On October 7, 2024, the following changes to our Personal Checking, Savings, Money Market and Certificate of Deposit Account disclosures will be in effect:

Excessive Transaction Fee for Savings and Money Market Accounts*

- An Excessive Transaction Fee will be charged for certain withdrawal transactions on our Personal Savings and Money Market accounts in excess of ten (10) per monthly statement period. Beginning with the eleventh (11th) withdrawal, a \$10.00 fee will be charged for each additional withdrawal transaction.

Wire Fees for Personal Accounts (Except for True Local Premium)

- The fee for Incoming Domestic and Foreign (USD) Wires will change to \$15.
- The fee for Foreign Currency Outgoing Wires will be reduced to \$25.

True Local Premium Checking

- The fee will be waived for Incoming Domestic and Foreign (USD) Wires.
- The fee for Outgoing Domestic Wires will be reduced to \$15.
- The fee for Foreign Currency Outgoing Wires will be reduced to \$20.
- The fee for Outgoing Foreign (USD) Wires will be reduced to \$25.

Certificate of Deposit Customers

- We will discontinue sending monthly CD statements.

If you have questions about these changes or your PCSB Bank accounts, please speak to your PCSB Bank representative or call our Customer Service Center during normal business hours at (888) 808-4700.

*Withdrawal transactions subject to the ten (10) transaction limit include: automatic transfers and online banking transfers between accounts; bill payments; telephone transfers initiated through Telephone Banking, branch or the Customer Service Center; ACH debits; checks; debit card point of sale and preauthorized debits; and wires or similar payment orders. We will use the date we complete the transaction (rather than the date you initiate it) to determine the transaction date. In-person withdrawals at a teller window, at an ATM, or received by mail are unlimited.

Continued on Reverse

Important Information for Business Deposit Account Customers

On October 7, 2024, the following changes to our Business Checking, Savings, Money Market and Certificate of Deposit Account disclosures will be in effect:

Excessive Transaction Fee for Savings and Money Market Accounts*

- An Excessive Transaction Fee will be charged for certain withdrawal transactions on our Business Savings and Money Market accounts in excess of ten (10) per monthly statement period. Beginning with the eleventh (11th) withdrawal, a \$10.00 fee will be charged for each additional withdrawal transaction.

Transaction Overage Fee for Business Checking Accounts over the Monthly Transaction Limit

- For those business checking accounts that provide a limited number of free debit, credit, and deposited item transactions per monthly statement period, we will charge a Transaction Overage Fee equal to the total of the fees for those transactions that are over the account's monthly free transaction limit. This charge will be posted on the 15th of each month (or the following business day if the 15th is a non-business day).

Paper Statement Fee

- As of October 7, 2024, most Business Checking, Savings, and Money Market accounts will be charged a \$2.00 Paper Statement Fee for each deposit account statement mailed to you.** This fee can be avoided by signing up for eStatements within Business Online & Mobile Banking or our Cash Management Online System.

Wire Fees for all Business Accounts

- The fee for Incoming Domestic and Foreign (USD) Wires will change to \$15.
- The fee for Foreign Currency Outgoing Wires will be reduced to \$25.

Business Checking

- First 300 transactions per statement cycle are free, then \$0.50 for each transaction thereafter.

Enhanced Business Checking

- First 500 transactions per statement cycle are free, then \$0.45 for each transaction thereafter.
- The minimum balance required to waive the Monthly Maintenance Fee will change to an Average Daily Balance of \$10,000 or a Combined Balance of \$25,000 (excluding CDs).

Business NOW Checking

- First 200 transactions per statement cycle are free, then \$0.50 for each transaction thereafter.
- The Monthly Maintenance Fee will change to \$15.
- The minimum balance required to waive the Monthly Maintenance Fee will change to an Average Daily Balance of \$10,000.

Non-Profit Checking

- First 500 transactions per statement cycle are free, then \$0.50 for each transaction thereafter.

Commercial Checking

- The Monthly Maintenance Fee will change to \$20.
- The Per Deposited Item Fee will change to \$0.18.

Certificate of Deposit Customers

- We will discontinue sending monthly CD statements.

*Withdrawal transactions subject to the ten (10) transaction limit include: automatic transfers and online banking transfers between accounts; bill payments; telephone transfers initiated through Telephone Banking, branch or the Customer Service Center; ACH debits; checks; debit card point of sale and preauthorized debits; and wires or similar payment orders. We will use the date we complete the transaction (rather than the date you initiate it) to determine the transaction date. In-person withdrawals at a teller window, at an ATM, or received by mail are unlimited.

**The Paper Statement Fee will not apply to IOLA and NOW Non-Profit Checking, and Municipal Checking, Municipal NOW, Municipal Money Market and Municipal Savings accounts.

