



Personal Banking Account Summary

Beginning on **Friday, February 17, 2023**, PCSB Bank will be performing a system conversion. The conversion will be completed on **Tuesday, February 21, 2023**. Please refer to the charts below and on the back that illustrate how current accounts will transition upon completion of the system conversion. For additional information about specific products and services, please refer to the enclosed *Product & Services Guide* and *Personal Deposit Account Agreement*. Please note, the *Product & Services Guide* is provided for your reference. The *Personal Deposit Account Agreement* provides the terms and conditions associated with your Account(s).

If you believe a different product will better suit your needs, please visit your local PCSB branch or contact our Customer Service specialists at **888-808-4700** on or after **Tuesday, February 21, 2023**.

NO ACCOUNT CHANGES

If your current PCSB Bank account is:	Important Notes:
<ul style="list-style-type: none"> • True Local Checking • True Local Premium Checking • PCSB Total Checking • Basic Checking • True Local Money Market • Money Market Account • Preferred Money Market Account • Passbook Savings • Statement Savings • Putnam Premium Savings • Vacation Club 	There will be no changes to your account.
Certificate of Deposit (CDs)	1
IRA Certificate of Deposit	2

Important Notes Key:

1. All terms and conditions of your CD will remain in effect until its maturity date. If you have a 7-, 15-, or 59-month CD, you will see "Special" added to the name of your CD account on your first statement following the completion of the conversion.
2. All terms and conditions of your IRA CD will remain in effect until its maturity date. If you have a 7-, 15-, or 59-month IRA CD, you will see "Special" added to the name of your IRA CD account on your first statement following the completion of the conversion.

Please see reverse side for PCSB Bank account types that are changing.

Questions? Visit [PCSB.com/Conversion](https://www.pcsb.com/conversion) or contact your local PCSB Bank branch.

ACCOUNT CHANGES

If your current PCSB Bank account is:	Then your new PCSB Bank account will be:	Important Notes:
Personal Checking	Basic Checking	1
Total Checking	Basic Checking	1
50 Plus Checking	Basic Checking	1
Student Checking	Basic Checking	1
Checking	Basic Checking	1
NOW	True Local Checking	2
Money Now	True Local Checking	2
New City Only Money Market	Money Market Account	3
Enhanced Personal Money Market	Money Market Account	3
Passbook	Passbook Savings	3
First Home Club	Statement Savings	3
Escrow Security	Statement Savings	3
Putnam Plus Savings	Putnam Premium Savings	3

Important Notes Key:

1. Please refer to page 29 in the enclosed Personal Deposit Account Agreement for account features.
2. Please refer to page 29 in the enclosed Personal Deposit Account Agreement for account features.
3. The name of this account type will be changing; however, the account features will remain the same.