

This is the account you have opened or inquired about. Further details about this account are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure.

\_\_\_\_\_ Certificate of Deposit  
\_\_\_\_\_ Traditional IRA  
\_\_\_\_\_ SEP IRA  
\_\_\_\_\_ Roth IRA

#### Term Requirements

Your account has a term of \_\_\_\_\_ months and will mature on \_\_\_\_\_.

#### Rate Information

The interest rate for your account is \_\_\_\_\_% with an annual percentage yield (APY) of \_\_\_\_\_%. You will be paid this rate until the maturity date of the term account. The APY assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

#### Compounding and Crediting Frequency

Interest for your account will be compounded daily and credited to your account on the last day of each month.

#### Effect of Closing an Account

If you close your account before interest is credited, you will receive the accrued interest.

#### Minimum Balance Requirements

You must deposit \_\_\_\_\_ to open this account.

You must maintain a minimum balance of \_\_\_\_\_ in your account every day to obtain the disclosed annual percentage yield and to keep the account open.

#### 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.

#### Accrual of Interest on Non-Cash Deposits

Interest begins to accrue on the business day you deposit any non-cash item (for example, checks).

#### Transaction Limitations

##### *Certificates of Deposit*

After the account is opened, you may not make deposits into or withdrawals of principal from the account until the maturity date. Interest may be withdrawn only after it has been credited.

##### *Individual Retirement Accounts (IRA)*

Additional deposits in increments of \$50.00 or more are permitted into any 12 month IRA only to the extent allowed by applicable law and regulations. (This may not be applicable to any specials or promotional offers.) You may take distributions from your retirement plan without penalty once you have attained the age of 59 ½. Some restrictions may apply. Please refer to your retirement plan disclosure statement for details.

#### Early Withdrawal Penalties

A penalty will be imposed for withdrawals of principal before the maturity date. If your account has an original maturity of three (3) months or less, the penalty imposed will be an amount equal to one (1) month of interest earned on the amount of principal withdrawn. If your account has an original maturity of less than one (1) year but more than three (3) months, the penalty imposed will be an amount equal to three (3) months of interest earned on the amount of principal withdrawn. For accounts with an original maturity of one (1) year or more, the penalty will be equal to six (6) months of interest earned on the amount of principal withdrawn.

If the amount of the penalty exceeds the amount of earned interest that has not already been paid to you, we may have to deduct some of the penalty from your principal.

#### Renewal Policy

Your account will automatically renew at maturity unless we are instructed by you or unless you are otherwise notified by us.

Notification will be sent at least 30 days prior to the maturity of your certificate. You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds or transfer the funds to another account without being charged a penalty. Interest will not be paid on the certificate during the grace period unless it is renewed as of the maturity date or transferred into a new term certificate. If you do not instruct us as to how to handle your certificate prior to or on the maturity date, we will automatically renew your certificate for either the same term, if available, or a lesser available term. This may not apply to special promotion term accounts. The interest rate will be the interest rate we offer on certificates of similar terms and amounts on the maturity date. All interest in the account will then be added to the principal of the renewed certificate.

#### Fees

The following fees may be assessed against your account.

An account is dormant if for three years no deposits or withdrawals are made by you, no communication is received about the account from you, no communication is received about any other of your accounts from you, or account correspondence is returned for an incorrect address.

Dormant account fee .....\$25.00  
(This fee is charged once, with any remaining funds sent to the state.)

#### Retirement Plans

Annual Service Charge . . . \$10.00 per plan  
Lump Sum Distribution (exit fee).....\$25.00

\_\_\_\_\_ This information is being provided to you at your request. The interest rate and annual percentage yield set forth are accurate as of \_\_\_\_\_. You may call us at any of the telephone numbers listed on the back of this disclosure to obtain current rate information.

**Financial services and solutions you may need:**

**Deposit Services**

- Passbook & Statement Savings Accounts
- Certificates of Deposit
- Money Market Accounts
- Personal and Commercial Checking Accounts
- Club Accounts (various times of year options)
- Direct Deposit of Government/Payroll checks
- Retirement Accounts
- Safe Deposit Boxes
- Credit Cards
- Internet banking & E-Statements
- Online Bill Pay
- MasterMoney Check/Debit Cards
- Bank-by-Phone
- Student Accounts
- Internet Cash Management for businesses

**Lending Services**

- Home Mortgages
- Construction Loans
- Home Equity Line of Credit
- Personal Loans
- Auto Loans
- Home Improvement Loans
- Commercial Loans
- Online applications

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**Telephone**  
Connecting all offices:  
978-365-3700  
888-744-4272 (4CSB)

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**Office Locations**  
24 Hour ATM service  
available at all locations

Berlin  
35 Central Street  
978-838-2286

Bolton  
563 Main Street  
978-779-2857

Boylston\*†  
81 Shrewsbury Street  
508-869-3122

Clinton\*†  
200 Church Street  
978-365-3700

Sterling\*†  
1 Main Street  
978-422-8133

West Boylston†  
231 West Boylston Street  
508-835-9944

\*Safe Deposit Boxes Available

†Night Depository

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**Additional ATM and cash machine locations**

Pam's Place  
382 Water Street  
Clinton, MA

O'Malley's Gas Station  
531 Main Street  
Clinton, MA

Bolton Orchards  
Full Service ATM  
Rts. 110 & 117  
Bolton, MA

Cyprian Keyes Golf Club  
284 East Temple Street  
Boylston, MA

Berlin General Store  
19 Central Street  
Berlin, MA

Clinton Hospital-  
UMASS Memorial  
201 Highland Street  
Clinton, MA

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24 Hour Banking:  
Visit our Website  
clintonsavings.com  
or Bank by Phone 978-365-3713

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# Important Account Information For Our Customers

**Term Accounts  
Truth-In-Savings  
Disclosure**

**Clinton  
Savings Bank**

An experience you can bank on.