

## Financial Services Available

### Deposit Services

- Personal and Commercial Checking Accounts
- Student Accounts
- ATM & Instant Issue Debit Cards
- Passbook & Statement Savings Accounts
- Certificates of Deposit
- Money Market Accounts
- Club Accounts (various times of year options)
- Retirement Accounts

### Lending Services

- Home Mortgages
- Home Equity Line of Credit
- Personal Loans
- Auto Loans
- Home Improvement Loans
- Commercial Loans
- Heat Loans
- Solar Loans
- Business & Personal Credit Cards

### Electronic Services

- Mobile Banking Apps with mobile deposit
- Online Banking & Online Bill Pay
- E-Statements
- Business Online Banking and Cash Management
- Online Applications
- CardValet™

## TELEPHONE CONNECTING ALL OFFICES:

978-365-3700  
888-744-4272 (4CSB)

## OFFICE LOCATIONS

24 Hour ATM service available in all locations

Berlin	35 Central Street	978-838-2286
Bolton*†	562 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*†	306 West Boylston Street	508-835-9944

\*Safe Deposit Boxes Available

†Night Depository

## ADDITIONAL ATM AND CASH MACHINE LOCATIONS

Bolton Orchards	Rts. 110 & 117, Bolton, MA
Cyprian Keyes MA Golf Club	284 East Temple Drive, Boylston,
Berlin General Store	19 Central Street, Berlin, MA
Clinton Hospital - UMASS Memorial	201 Highland Street, Clinton, MA

## 24 HOUR BANKING:

clintonsavings.com

Bank by Phone 978-365-3713  
Mobile Banking



#CSBlovesourcommunity

**Clinton**  
Savings Bank  
An experience you can bank on.



MEMBER FDIC  
MEMBER DIF

CLM-632 07/17

# Important Account Information For Our Customers

Term Accounts  
Truth-In-Savings  
Disclosure

**Clinton**  
Savings Bank  
An experience you can bank on.

You have opened or inquired about:

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

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.

#### 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 penalty free 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

If any of the principal is withdrawn before the maturity date, a penalty as shown below will be imposed.

Term	Early Withdrawal Penalty
3 - 11 Months	3 months interest (actual days)
12 - 17 Months	6 months interest (actual days)
18 - 23 Months	9 months interest (270 days)
24 - 35 Months	12 months interest (365 days)
36 - 47 Months	18 months interest (540 days)
48 - 60 Months	24 months interest (730 days)

If the amount of the penalty exceeds the amount of earned interest that has not already been paid to you, we may 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 no deposits or withdrawals are made by you and communication is not received from you regarding this or any other account for a period of 3 years.  
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.