



CERTIFICATE OF DEPOSIT/RETIREMENT ACCOUNT DISCLOSURE

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

☐ 60 DAY CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for sixty (60) days. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in sixty (60) days. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of three (3) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

☐ 91 DAY CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for ninety one (91) days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in ninety one (91) days. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of three (3) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

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☐ 6 MONTH CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for six (6) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in six (6) months. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of three (3) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

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□ 12 MONTH CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve (12) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in twelve (12) months. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of three (3) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

□ ONE YEAR TAX-DEFERRED CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve (12) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. Interest is compounded annually and credited at maturity.

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

Limitations: You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from this account until the maturity date.

Time Account Information: Your account will mature in twelve (12) months. The Annual Percentage Yield assumes that principal will remain on deposit until maturity. If you withdraw any of the principal before the maturity date, you will lose any accrued interest. You will have five (5) calendar days after the maturity date before this account automatically renews. This account will automatically renew for twelve (12) months in a tax-deferred CD account with the same terms and conditions, at the then prevailing interest rate and Annual Percentage Yield.

Tax Deferral Information: Interest income that has accrued during the term of this account will be reported as of the tax year in which it is credited to your account. Consult your own tax advisor regarding your tax needs.

Consumer Schedule of Charges available online at www.firstcountybank.com

□ 14-MONTH EASY OUT CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for fourteen (14) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date

Time Account Information: Your account will mature in fourteen (14) months. You may withdraw any of the principal from the account in seven (7) months after the opening date. You will have five (5) calendar days after that date to withdraw the funds without penalty. You will not be notified prior to the withdrawal option period. If you withdraw any of the principal before the maturity date (other than the seven (7) month withdrawal option period), we may impose a penalty of the equivalent of six (6) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew for a period of twelve (12) months. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

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❑ 18-MONTH BUMP RATE CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. You will be paid the interest rate until the maturity date or until the date you exercise your bump rate option, whichever comes first. The Bump rate option can be exercised only once during the term and does not impact the term length. At the time you exercise the bump rate option you will receive a new disclosure indicating the current rate of interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in eighteen (18) months. If you withdraw any of the principal before the maturity date, we may impose a penalty of the equivalent of six (6) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew for a period of eighteen (18) months. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

❑ 24 MONTH CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twenty four (24) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in twenty four (24) months, if you withdraw any of the principal before the maturity date we may impose a penalty equal to twelve (12) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

❑ 30-MONTH BUMP RATE CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. You will be paid the interest rate until the maturity date or until the date you exercise your bump rate option, whichever comes first. The Bump rate option can be exercised only once during the term and does not impact the term length. At the time you exercise the bump rate option you will receive a new disclosure indicating the current rate of interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in thirty (30) months. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of twelve (12) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

❑ 36 MONTH CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty six (36) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in thirty six (36) months, if you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of twelve (12) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

□ 36 MONTH BUMP RATE CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. You will be paid the interest rate until the maturity date or until the date you exercise your bump rate option, whichever comes first. The Bump rate option can be exercised only once during the term and does not impact the term length. At the time you exercise the bump rate option you will receive a new disclosure indicating the current rate of interest. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. **The account must be opened with funds not currently on deposit with First County Bank.** You may make one additional deposit into this account only at the time you exercise your one time bump rate option. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in thirty six (36) months. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of twelve (12) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

□ 48 MONTH CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for forty eight (48) months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date

Time Account Information: Your account will mature in forty eight (48) months. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of twelve (12) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

□ 60 MONTH CD

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for sixty (60) months interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

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

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in sixty (60) months. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of twelve (12) months interest on the amount withdrawn at the rate being paid on the account. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

JUMBO CD (LEGACY)

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the CD. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be credited to the account at maturity.

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

Limitations: You must deposit \$100,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature on the predetermined date. If you close your account before maturity, you will not receive the accrued interest. This account will automatically renew. After the maturity date, there is no grace period to withdraw funds without penalty.

THE JUMBO CD IS NOT OFFERED AT THIS TIME

1 YEAR IRA/KEOGH

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded continuously. Interest will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal balance in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date.

Time Account Information: Your account will mature in 1 year. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of three (3) months interest. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

2½ YEAR IRA/KEOGH

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2½ years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded continuously. Interest will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal balance in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make withdrawals of principal from your account until the maturity date,

Time Account information: Your account will mature in 2½ years. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of twelve (12) months interest. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

5 YEAR IRA/KEOGH

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 5 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded continuously. Interest will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the available principal balance in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals of principal from your account until the maturity date,

Time Account Information: Your account will mature in 5 years. If you withdraw any of the principal before the maturity date we may impose a penalty of the equivalent of twelve (12 months interest. The Annual Percentage Yield assumes principal and interest remain on deposit for twelve (12) months. A withdrawal of interest prior to maturity will reduce earnings. This account will automatically renew. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Consumer Schedule of Charges available online at www.firstcountybank.com

☐ MONEY MARKET IRA/KEOGH

Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are available online at www.firstcountybank.com. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly. Interest will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the available principal balance in the account each day. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. Refer to our EFT disclosure.

Consumer Schedule of Charges available online at www.firstcountybank.com



Live assistance during business hours. For banking questions, online banking inquiries, general information, or to be directed to a First County Bank representative that will meet your needs, just call our CustomerFirst Contact Center Monday through Friday. (excluding holidays) from 8:30 a.m. to 4:30 p.m.

Telephone: (203) 462-4400
Fax: (203) 462-4413

24-hour touch tone banking system

203.462.4300

Lost/Stolen Debit Cards or ATM Cards

800.264.5578

Contact us by mail

First County Bank
CustomerFirst Contact Center
117 Prospect Street

Debit Card or ATM Card Transaction Disputes

866-987-1457

Stamford CT 06901

Contact by e-mail:

customerfirst@firstcountybank.com

www.firstcountybank.com



MEMBER
FDIC

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