



## CERTIFICATE OF DEPOSIT/RETIREMENT ACCOUNT DISCLOSURE

*This disclosure contains information about terms, fees, and interest rates for some of the accounts we have or are currently offering. \*Products marked "Legacy Product" are not currently offered.*

### 60 DAY CD

**Rate Information:** This account is an interest bearing account. A disclosure of the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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principal before the maturity date we may impose a penalty of the equivalent of three (3) months interest on the amount withdrawn at the rate being paid on the account.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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

### 91 DAY CD

**Rate Information:** This account is an interest bearing account. A disclosure of the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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.

Consumer Schedule of Charges available online at [www.firstcountybank.com/online-disclosures](http://www.firstcountybank.com/online-disclosures)

### 6 MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure of the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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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#### □ 11 MONTH NO PENALTY CD

**Rate Information:** This account is an interest bearing account. A disclosure of the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 eleven (11) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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 a withdrawal of any kind during the first six calendar days after the initial deposit. After such period, a withdrawal of the entire balance may be made without penalty. You cannot make a partial withdrawal from this account.**

**Time Account Information:** Your account will mature in eleven (11) months. 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. A disclosure of the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 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 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.

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#### □ 13 MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure of the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 thirteen (13) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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 thirteen (13) 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. You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

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#### ❑ ONE YEAR TAX DEFERRED CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ 14-MONTH EASY OUT CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. Interest will be compounded monthly. Interest will be credited to the account monthly. Interest earned on any amount withdrawn under the Easy Out option will be credited at the end of the month during which the Easy Out option was exercised.

**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 \$1,000.00 to open this account. You may not make additional deposits into this account. If you withdraw any of the principal before the maturity date (other than during the Easy Out 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. Easy Out option: You may withdraw any of the principal from the account seven (7) months after the account 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.

**Time Account Information:** Your account will mature in fourteen (14) months. The Annual Percentage Yield assumes principal and credited 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 under the terms of that deposit account (without the Easy Out feature). You will have five (5) calendar days after the maturity date to withdraw funds without penalty.

Fees may reduce earnings. Consumer Schedule of Charges available online at [www.firstcountybank.com/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ 15 MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 fifteen (15) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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 fifteen (15) 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. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ 15 MONTH NO PENALTY CD – LEGACY PRODUCT\*

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available by calling our CustomerFirst Contact Center at (203) 462-4400 Monday through Friday (excluding holidays) from 8:30 a.m. to 4:30 p.m. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for fifteen (15) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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 a withdrawal of any kind during the first six calendar days after the initial deposit. After such period, a withdrawal of the entire balance may be made without penalty. You cannot make a partial withdrawal from this account. This account is available to consumers only.**

**Time Account Information:** Your account will mature in fifteen (15) months. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ 18 MONTH NO PENALTY CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available by calling our CustomerFirst Contact Center at (203) 462-4400 Monday through Friday (excluding holidays) from 8:30 a.m. to 4:30 p.m. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for eighteen (18) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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 a withdrawal of any kind during the first six calendar days after the initial deposit. After such period, a withdrawal of the entire balance may be made without penalty. You cannot make a partial withdrawal from this account. This account is available to consumers only. This account must be opened with funds not currently on deposit with First County Bank.**

**Time Account Information:** Your account will mature in eighteen (18) months. 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 into an 18 Month No Penalty CD. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ 18-MONTH BUMP RATE CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 principal balance in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. 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 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 under the same terms and conditions. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ☐ 18-MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 eighteen (18) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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 under the same terms and conditions. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ☐ 18-MONTH FLASHRATE CD – LEGACY PRODUCT\*

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 eighteen (18) months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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. **This account must be opened with funds not currently on deposit with First County Bank.**

**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 under the same terms and conditions. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ☐ 24 MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### 30-MONTH BUMP RATE CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 principal balance in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. You may make one additional deposit into this account only at the time you exercise your one time bump rate option.

**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 as a 6 Month CD subject to the terms and conditions of that deposit account. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### 36 MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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.

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#### 36 MONTH BUMP RATE CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 principal balance in the account each day.

**Limitations:** You must deposit \$1,000.00 to open this account. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ 48 MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ 60 MONTH CD

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ❑ JUMBO CD (LEGACY)

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. 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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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. A disclosure with the current interest rate and annual

percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ☐ 18 MONTH IRA/KEOGH

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 18 months. Interest on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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 make additional deposits into this account during the term. You may not make withdrawals of principal from your account until the maturity date.

**Time Account Information:** Your account will mature in 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. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ☐ 2½ YEAR IRA/KEOGH

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 principal balance in the account each day.

**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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

#### ☐ 5 YEAR IRA/KEOGH

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 on noncash items (for example, checks) begins to accrue on the business day such items are deposited. 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 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)

**☐ MONEY MARKET IRA/KEOGH**

**Rate Information:** This account is an interest bearing account. A disclosure with the current interest rate and annual percentage yield for this account was provided to you at account opening. The interest rate and annual percentage yield are available online at [www.firstcountybank.com](http://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 no later than the business day the deposit of non-cash items (for example, checks) become available in accordance with our Funds Availability Policy. 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/online-disclosures](http://www.firstcountybank.com/online-disclosures)



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**

833-462-0798

**Contact us by mail**

First County Bank  
CustomerFirst Contact Center  
117 Prospect Street  
Stamford CT 06901

**Debit Card or ATM Card Transaction Disputes**

833-462-0798

**Contact by e-mail:**

[customerfirst@firstcountybank.com](mailto:customerfirst@firstcountybank.com)

[www.firstcountybank.com](http://www.firstcountybank.com)



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