



# ROMA BANK

## IMPORTANT INFORMATION REGARDING YOUR ACCOUNT

### TRUTH-IN-SAVINGS DISCLOSURE

#### TRULY FREE CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Transaction limitations** - The account must maintain a minimum balance of \$1.00 to remain active.

#### NEW JERSEY CONSUMER CHECKING ACCOUNT (N.J.C.C.A)

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Transaction limitations** - This account is free of monthly service charge, but limited to eight checks per monthly period. The account must maintain a minimum balance of \$1.00 to remain active.

**Fees** - A per check fee of \$.50 will be charged for each check in excess of eight during a month.

#### PREMIER CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle. Service charge is waived for senior citizens starting at age 62.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

#### ROMA INTEREST CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded continuously. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle. Service charge is waived for senior citizens starting at age 62.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

### **PASSBOOK SAVINGS WITH INTEREST ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded continuously. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

**Funds Transfer** - By Federal law, savings accounts are limited to no more than six transfers per calendar month by means of preauthorized, automatic, telephonic, or data transmission agreement.

### **STATEMENT SAVINGS WITH INTEREST ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded continuously. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$50.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

**Funds Transfer** - By Federal law, savings accounts are limited to no more than six transfers per calendar month by means of preauthorized, automatic, telephonic, or data transmission agreement.

### **YOUNG SAVERS ACCOUNT**

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded continuously. Interest will be credited to your account every quarter.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$5.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

**Restricted Withdrawal Requirement** - Withdrawals will be permitted only when the Young Saver is accompanied by his or her parent or legal guardian.

**Funds Transfer** - By Federal law, savings accounts are limited to no more than six transfers per calendar month by means of preauthorized, automatic, telephonic, or data transmission agreement.

## PREMIER SAVINGS ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$2,500.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

**Funds Transfer** - By Federal law, savings accounts are limited to no more than six transfers per calendar month by means of preauthorized, automatic, telephonic, or data transmission agreement.

## ROMA OPTIMUM MONEY MARKET ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$10,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the cycle.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

**Funds Transfer** - By Federal law, savings accounts are limited to no more than six transfers per calendar month by means of preauthorized, automatic, telephonic, or data transmission agreement.

## CLUB ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded continuously. Interest will be credited to your account on the club maturity date.

**Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.

**Minimum balance to open the account** - You must deposit \$5.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum daily balance of \$50.00 on the club maturity date in the account to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

### Transaction limitations:

- All clubs have a maximum payment period of 52 weeks.
- No withdrawals permitted until club maturity.
- Clubs closed prior to maturity will not be paid interest.
- Club maturity date: \_\_\_\_\_

## CERTIFICATE OF DEPOSIT

**Rate Information** - The interest rate on your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %. You will be paid this rate until first maturity.

**Compounding and crediting frequencies:**

**Certificate Terms Less Than 12 Months** - Interest is simple and credited at maturity/other \_\_\_\_\_.

**Certificate Terms 12 Months and Longer** - Interest is compounded daily and credited quarterly/other \_\_\_\_\_.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily 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 non-cash items (for example, checks).

**Transaction limitations:**

- You may not make any deposits into your account before maturity.
- You may not make withdrawals of principal from your account before maturity without penalty (see Early Withdrawal Penalties).
- You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.
- Interest can remain in the account for compounding or be withdrawn by interest check or transferred to another account on deposit here.

**Time requirements** - Your account will mature on \_\_\_\_\_.

**Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity):

- If your account has an original maturity of less than one year: The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.
- If your account has an original maturity of one year or more: The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if the account is part of an IRA or other tax qualified plan.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have seven calendar days after maturity to withdraw the funds without a penalty.

## YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

**TRULY FREE CHECKING ACCOUNT**

**NEW JERSEY CONSUMER CHECKING ACCOUNT (N.J.C.C.A.)**

**PREMIER CHECKING ACCOUNT**

**Rate information:**

- **Tier 1** – If your daily balance is more than \$49.99, but less than \$2,500.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

- **Tier 2** – If your daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

**ROMA INTEREST CHECKING ACCOUNT**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

**PASSBOOK SAVINGS WITH INTEREST ACCOUNT**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

**STATEMENT SAVINGS WITH INTEREST ACCOUNT**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

**YOUNG SAVERS ACCOUNT**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

**PREMIER SAVINGS ACCOUNT**

**Rate information:**

- **Tier 1** – If your daily balance is more than \$49.99, but less than \$2,500.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.
- **Tier 2** – If your daily balance is \$2,500.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

**ROMA OPTIMUM MONEY MARKET ACCOUNT**

**Rate information:**

- **Tier 1** – If your daily balance is more than \$49.99, but less than \$2,500.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.
- **Tier 2** – If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.
- **Tier 3** – If your daily balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.
- **Tier 4** – If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.
- **Tier 5** – If your daily balance is more than \$99,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.
- **Tier 6** – If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

**CLUB ACCOUNT**

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

## SERVICE FEES

### MONEY ORDERS

Up to \$1,000.00 . . . . .	\$3.00
Senior Citizen (62 years of age) . . . . .	no charge
Withdrawal from account - 1 <sup>st</sup> item . . . . .	no charge
Declaration of Loss, Stolen or Destroyed Check . . . . .	\$20.00
Copy of paid money order . . . . .	\$10.00

### BANK CHECKS

Issued - any amount . . . . .	\$6.00
Withdrawal from account - 1 <sup>st</sup> item . . . . .	no charge
Declaration of Loss, Stolen or Destroyed Check . . . . .	\$20.00
Copy of Paid Check . . . . .	\$10.00

### COIN COUNTING

No Charge

No containers weighing more than 20 pounds will be accepted.  
Management reserves the right to limit the volume of service to individual customers.

### SAVINGS ACCOUNTS

Lost Passbook . . . . .	\$10.00
Early Closure of Savings Account (within six months of opening date) . . . . .	\$10.00
Early Closure of Club Account (prior to club conclusion date) . . . . .	\$10.00

### SAFE DEPOSIT BOXES

2 x 5 . . . . .	\$20.00
3 x 5 . . . . .	\$25.00
2 x 10 . . . . .	\$30.00
5 x 5 . . . . .	\$35.00
3 x 10 . . . . .	\$40.00
5 X 10 . . . . .	\$75.00
6 X 10 . . . . .	\$85.00
10 X 10 . . . . .	\$125.00

All prices shown are subject to New Jersey sales tax

Safe Deposit Box Drilling . . . . .	\$150.00
One Lost Key . . . . .	\$20.00

### WIRE TRANSFERS

Domestic - Outgoing . . . . .	\$20.00
Domestic - Incoming . . . . .	\$10.00
International - Incoming / Outgoing . . . . .	\$35.00

**MISCELLANEOUS**

Returned Check fees (cashd / deposited) . . . . .	\$10.00
Research Fee (per hour) . . . . .	\$25.00
Fee is in addition to any copying, mailing, corresponding bank fees, etc.	
Account Levies . . . . .	\$50.00
American Express Travelers Checks . . . . .	no charge
American Express Dual Signature Travelers Checks . . . . .	\$.50 per \$100
American Express Gift Check . . . . .	\$1.25
VISA Gift Cards . . . . .	\$3.00
VISA Gift Cards (non-customer) . . . . .	\$4.00
Check / Draft Collection . . . . .	\$15.00

Fee is in addition to any corresponding bank fees

**Dormant / Inactive Accounts:**

- Savings Accounts – Accounts that have a balance below \$50.00 for thirty-six consecutive months will be charged a fee of \$1.00 per month for each month of inactivity.
- Premier Savings Accounts – Accounts with a balance under \$1,000.00 will be charged a fee of \$5.00 per month for each month of inactivity.
- No Fee / Waived Fee Checking Accounts – Accounts with a balance under \$100.00 will be charged a \$3.00 monthly service charge after six months of inactivity.

**CHECKING ACCOUNT – RELATED FEES**

Stop Payment . . . . .	\$15.00
Certified Check . . . . .	\$10.00
“Insufficient Funds” . . . . .	\$25.00
“Uncollected Funds” . . . . .	\$25.00
Interim Statements . . . . .	\$3.00
Copy of Check (per item) . . . . .	\$3.00
Account Reconciliation (per hour) . . . . .	\$25.00
Personalized Checks and Deposit Slips . . . . .	at cost
Telephone Banking . . . . .	Free
Online Banking . . . . .	Free
Online Bill Payment . . . . .	Free*

\* Free with minimum of 3 payments per month. If fewer payments are made during the month, the monthly fee is \$5.00

Online Bill Payment/Electronic Transfer for Business & Organization Accounts \$9.95\*\*

\*\* Monthly fee for first ten transactions-\$.50 for each additional transaction