

Products and Services		
Consumer Checking		
Basic Checking	Classic Checking	Elite Checking
Free Checking	Fresh Start Checking	Health Savings Account (Checking)
High Interest Checking	Interest Checking	Premium Interest Checking
Smart Steps Checking	Student Checking (Local and Out of Area)	
Consumer Savings		
Easy Savings	Growth Money Market	Health Savings Account
Premium Money Market Savings	Youth Savings	
Time Deposits		
Short term (7-179 Days)	Long-term (180 Days to 5 Years)	Jumbo (7 days to 5 Years)
Retirement Accounts		
Consumer Loans		
Auto Loans, new and used, Direct and Indirect	Boat and Recreation Vehicle Loans, new and used	Cash Reserve Account
Equipment Loans, new and used	Home Equity Improvement Loans	Home Equity Lines of Credit
Home Equity Loans	Home Equity Plus 100% LTV Loans	Home Equity Plus 133% LTV Loans
Home Improvement Loans	Loans secured by cash collateral	Non-Owner-Occupied Home Equity Lines of Credit
Non- Owner Home Equity Loans	Personal Loans, secured and unsecured	Truck Loans, new and used, Direct and Indirect
Bank Card Services		
Merchant Service (Through our partnership with TSYS)	Visa Debit Cards	Visa Credit & Secured Credit Cards (Through our partnership with First National Bank of Omaha)
Corporate & Municipal Accounts		
Business Basic Savings	Business Money Market Savings	Commercial Checking
Commercial Interest Checking	Premium Commercial Interest Checking	Free Business Checking I
Free Business Checking II	Growth Money Market	IOLA
IntraFi Cash Services (ICS) Checking	IntraFi Cash Service (ICS) Savings	Municipal Analyzed Checking
Municipal Checking	Municipal Interest Checking	Money Market Non-Profit Savings
Municipal Money Market Savings	Municipal Savings	Municipal Special Savings
Non-Profit Checking		
Other Services		
ACH/Electronic Banking Services	ATM services at office locations	Bank-By- Mail
Business Remote Deposit	Certificate of Deposit Account Registry Services (CDARS)	Debit Alert Banking Services
Fraud Prevention Service	Free Visa ©Debit Cards	Internet Banking/Bill Pay/Online Statements
Merchant Services	Mobile Check Banking and Deposit	Night Deposit
On Call Banking	Payroll Direct Deposit	Text Message Alerts
Zelle © Mobile send/receive money		
Mortgages		
Affordable Housing Down Payment and Closing Cost Assistance Mortgage	Construction Mortgages	Conventional Residential Mortgages
Federal Home Loan Bank Homebuyer Dream Program Mortgage	Hero's Mortgage Program	In-House First-Time Homebuyer Program Mortgages
Low Down Payment Programs with Private Mortgage Insurance	Mortgages guaranteed by the Veteran Administration	Mortgages insured by the Federal Housing Administration
Mortgages Plus 100% LTV Purchase Program	Mortgages to Non-for-Profit Organizations	No Closing Cost Mortgage Program
Non-Owner-Occupied 1 to 4 Family Mortgages	Primary Residence Mortgage	Professional's Mortgage Program
Purchase Renovation Mortgage	Second Residence Mortgage	SONYMA First-Time Homebuyer Mortgages
USDA Rural Development Mortgages		
Commercial and Small Business Loans		
Auto Loans, Direct & Indirect, new & used	Business DDA Cash Reserve	Commercial Mortgages
Equipment Loans	Industrial Development Agency Bond Loans	Letters of Credit
Lines of Credit, secured and unsecured	Loans secured by marketable securities, savings accounts, and time deposits	Loans to non-profit organizations
Local Development Corporations	New York State -Empire State Development Linked Deposit Program	New York State Job Development Agency Loans
Pursuit formerly known as New York Business Development Corporation Loans	SBA guaranteed loans- Preferred Lender- SBA Express Loans	Term Loans, secured and unsecured
Time Loans, secured and unsecured	USDA Guaranteed Loans	Working Capital Loans
Municipal Investments		
Bond Anticipation Notes	IntraFi Cash Service (ICS) Notes	Revenue Anticipation Notes
Statutory Installment Bonds	Tax Anticipation Notes	

SCHEDULE OF FEES

CHECKING ACCOUNTS

Overdrafts* and Checks Returned for Insufficient Funds (returned and charged/paid and charged)	\$32.00 per item
Sustained Overdraft* (for accounts overdrawn 5 consecutive business days)	\$20.00
<i>*Does not apply to overdrafts caused by ATM withdrawals or one-time Point of Sale (POS)/Debit Card Transactions.</i>	
Stop Payment	\$28.00
Online Stop Payment	\$15.00
Photocopy of Check	\$5.00
Protest	\$30.00 original (non-customer); \$20.00 original (customer); \$5.00 additional copies
Notice of Non-Payment	\$15.00 (non-customer); \$10.00 (customer)
Cashed Check Returned to Cash Items	\$6.00

BANK CHECKS

Cashiers' Checks	\$10.00 (no charge to Arrow Bank customer provided the funds are: 1. Issued payable to Arrow Bank, or 2. Issued in the amount of \$1,000 or more provided proceeds are taken as a withdrawal from an Arrow Bank Money Market Savings or Savings Account)
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OTHER FEES APPLICABLE TO DEPOSIT ACCOUNTS

Deposited Item Return	\$25.00
Copy of Statement	\$3.00
Dormant Checking Account (after 2 years of no activity and balances of \$250 or less)	\$5.00
Dormant Savings Account (after 2 years of no activity and balances of \$250 or less)	\$2.50
Checking/ Savings Early Closeout	\$10.00
Internet Banking Bill Payment Service	Free
Network Access/Balance Inquiry (other banks' ATMs)	\$1.00
Savings Account Excess Transfer	\$10.00
Transfer to Checking to Cover Overdraft (fee is charged to funding account)	\$3.00
IRA Trustee Transfer Fee	\$75.00

MISCELLANEOUS

Photocopy	\$1.00
Domestic Wire Transfer	\$20.00; \$15.00 online
Foreign Wire Transfer	\$50.00 foreign currency or no US correspondent bank; \$20.00 US funds/US correspondent bank; \$15.00 US funds online
Night Deposit Bag	\$25.00
Collections - Incoming & Outgoing	\$20.00
Research	\$30.00 per hour, plus photo fee
Legal Levy, Lien, Restraining Notice	\$100.00
Foreign Check Collection	\$25.00
Foreign Deposited Item	\$2.00
Foreign Currency Purchase/Sale	Varies by transaction. Fees charged by vendor
Rolled Coin Service	\$0.10 per roll, or \$0.05 per roll if called in advance
Fax Service	\$5.00 for the first page, \$1.00 each additional page
Debit/ATM Card Replacement	\$10.00
Counter Check	\$1.00 per page
Signature Guarantee	\$10.00

SAFE DEPOSIT BOX SIZES* AND ANNUAL FEES

2 x 5	\$45.00	5 x 5	\$55.00 - \$65.00	5 x 10	\$100.00	13 x 10	\$190.00
3 x 5	\$45.00 - \$55.00	3 x 10	\$70.00	6 x 10	\$100.00	15 x 10	\$200.00
4 x 5	\$45.00 - \$60.00	4 x 10	\$75.00	10 x 10	\$190.00	15 x 17	\$250.00

***other fees may apply to odd sizes not listed*

Safe Deposit Box Drilling	\$150.00
Safe Deposit Replacement Key	\$15.00 per key
Safe Deposit Box Late Payment	\$10.00 if box rental is paid after February 1

Arrow Bank National Association

Reg. DD Disclosure of Interest, Fees and Other Account Terms - Date: _____

Checking Accounts

Rate Information

Interest Checking, Elite Checking, High-Interest Checking and Premium Interest Checking Accounts are variable rate Accounts and the interest rate and annual percentage yield may change. The interest rate will not be determined by an index, formula or schedule, but may change anytime at the bank's discretion.

Basic Checking, Classic Checking, Free Checking, Fresh Start Checking, Student Checking and Smart Steps Checking Accounts are noninterest-bearing Accounts.

Interest Checking Account: The current interest rate for your Account is _____% with a current annual percentage yield of _____%.

Elite Checking Account: The current interest rate for your Account is as follows:

- For daily minimum collected balances of \$5,000 or less, the interest rate paid on that portion of the balance will be _____% with a current annual percentage yield of _____%.
- For the portion of the daily collected balance that is greater than \$5,000 the rate will be _____% with a current APY range from _____% to _____%.

*See eligibility requirements under Service Fee Schedule and Applicable Terms.

High-Interest Checking Account: The current interest rate for your Account is as follows:

- For daily minimum collected balances below \$25,000, the interest rate paid on that portion of the balance will be _____% with a current annual percentage yield of _____%.
- For the portion of the daily collected balance that is \$25,000 or greater, the rate will be _____% with a current APY range from _____% to _____%.

*See eligibility requirements under Service Fee Schedule and Applicable Terms.

Premium Interest Account: The current interest rate for your Account is as follows:

- For daily minimum collected balances of \$25,000 or more, the interest rate paid on the entire balance will be _____% with a current annual percentage yield of _____%.
- For daily minimum collected balances of \$10,000 to less than \$25,000, the interest rate paid on entire balance will be _____% with a current annual percentage yield of _____%.
- For daily minimum collected balances of \$5,000 to less than \$10,000, the interest rate paid on the entire balance will be _____% with a current annual percentage yield of _____%.
- For daily minimum collected balances of \$250.00 to less than \$5,000, the interest rate paid on entire balance will be _____% with a current annual percentage yield of _____%.
- For daily minimum collected balances of \$0 to less than \$250.00, no interest will be earned on the account.

Service Fee Schedule and Applicable Terms

The service fees indicated apply to each Account so noted:

Interest Checking Account:

Accounts with daily minimum balances at \$250 or above:

- Maintenance fee (monthly)..... None
- Per check fee..... None

Accounts with daily minimum balances below \$250:

- Maintenance fee (monthly)..... \$8
- Per check fee..... 30¢

Elite Checking Account:

Individuals must have a recurring ACH direct deposit; be enrolled in Online Statements through Internet or Mobile Banking and use their debit card ten (10) times in a statement cycle to qualify for this account. Debit card usage does not include ATM transactions. Debit card transactions that are in a pending status at time of statement cycle cutoff will not count toward eligibility requirements. If eligibility requirements are not met in a statement cycle, the entire balance will earn the lower rate

- Maintenance fee (monthly)..... None
- Per check fee..... None

• ATM surcharges will be reimbursed up to \$15.00 per monthly statement if all eligibility requirements are met. Fees will not be reimbursed in the monthly statement cycle in which an account is closed.

- Fee for non-Arrow Bank ATM use waived
- Paper Statement fee (if mailed monthly)..... \$3

*Elite Checking customers are required to maintain an Internet Banking or Mobile Banking relationship to retrieve their monthly statements and meet eligibility requirements

High-Interest Checking Account:

Individuals must have a recurring ACH direct deposit; be enrolled in Online Statements through Internet or Mobile Banking and use their debit card ten (10) times in a statement cycle to qualify for this account. Debit card usage does not include ATM transactions. Debit card transactions that are in a pending status at time of statement cycle cutoff will not count toward eligibility requirements. If eligibility requirements are not met in a statement cycle, the entire balance will earn the lower rate

- Maintenance fee (monthly)..... None
- Per check fee..... None

• ATM surcharges will be reimbursed up to \$15.00 per monthly statement if all eligibility requirements are met. Fees will not be reimbursed in the monthly statement cycle in which an account is closed.

- Fee for non-Arrow Bank ATM use waived
- Paper Statement fee (if mailed monthly)..... \$3

*High-Interest Checking customers are required to maintain an Internet Banking or Mobile Banking relationship to retrieve their monthly statements and meet eligibility requirements

Premium Interest Account:

Accounts with daily minimum balances at \$5,000 or above:

- Maintenance fee (monthly)..... None
- Per check fee..... None

Accounts with daily minimum balances below \$5,000:

- Maintenance fee (monthly)..... \$15
- Per check fee..... 25¢

• ATM surcharges will be reimbursed up to \$12.00 per monthly account statement. Fees will not be reimbursed in the monthly statement cycle in which an account is closed.

Basic Banking Account:

- Maintenance fee (monthly)..... \$3
- Per check fee (first twelve checks are free)..... 35¢

Classic Checking Account:

Individuals must have an ACH direct deposit to be eligible for this Account.

- Maintenance fee (monthly)..... None
- Per check fee..... None

Free Checking Account*:

- Maintenance fee (monthly)..... None
- Per check fee..... None

*Free Checking customers are required to maintain an Internet Banking relationship to retrieve their monthly statements. If paper Statements are provided via regular mail, there is a \$3 fee per monthly Statement.

Fresh Start Checking*:

- Maintenance fee (monthly)..... \$7
- Per check fee..... None

*There is a \$200.00 per day debit card limit per transaction type. Overdraft protection/Line of Credit Cash Reserve and Mobile Check Deposit are not available on this Account. Overdrafts will not be paid under any circumstances.

Student Checking Account:

Individuals must be 13 to 23 years of age to qualify for this Account. Individuals 13 to 17 years of age must have an adult on the Account.

Account converts to Free Checking when youngest owner reaches age 24.

- Maintenance fee (monthly)..... None
- Per check fee..... None
- Paper Statement fee (if mailed monthly)..... \$3

Student Checking Account (out of area):

Individuals must be 13 to 23 years of age and be enrolled in a non-local program to qualify for this Account. Individuals 13 to 17 years of age must have an adult on the Account. Account converts to Free Checking when youngest owner reaches age 24.

• Maintenance fee (monthly).....	None
• Per check fee.....	None
• Paper Statement fee (if mailed monthly).....	\$3
• Fee for non-Arrow Bank ATM use waived.	
• ATM surcharges will be reimbursed up to \$10.00 per monthly account statement except for the monthly statement cycle in which an account is closed.	

Smart Steps Checking*:

• Maintenance fee (monthly).....	\$4.95
• Per check fee.....	None
• Paper Statement fee (if mailed monthly).....	\$2

*Fees listed on the standard Schedule of Fees may differ from fees as they apply to the Smart Steps account. For example, overdraft related fees, sustained overdraft fees and dormant account fees.

*Overdraft protection/Line of Credit Cash Reserve are not available on this Account. We may decline or return transactions that would result in an overdraft. Checks that cause the account to become overdrawn will be returned unpaid. The payee may charge additional fees when the check is returned. Some transactions that you make may cause your account to become overdrawn that are beyond our control but we will not assess an overdraft fee or a return item fee to your account. For example, preauthorized transactions may post to your account even when the balance in your account is not sufficient to pay the transaction.

Other Fees and Terms Applicable to Checking Accounts

The service fees indicated below apply to all Accounts unless otherwise so noted:

• Overdraft fee* (applies to transactions created by check, ACH or Recurring Debit Card Transactions).....	\$32
• Insufficient funds fee* (applies to transactions created by check, ACH or Recurring Debit Card Transactions).....	\$32
• Sustained overdraft fee* (assessed every five (5) consecutive business days that the account remains overdrawn).....	\$20
* Does not apply to overdrafts caused by ATM withdrawals or one-time Point of Sale (POS)/Debit Card Transactions.	
• Early closeout fee (for Accounts closed within 90 days of opening date).....	\$10
• Automated Teller Machine (ATM) transactions:	
- Arrow Bank ATMs.....	None
- Network Access / Balance Inquiry fee (Other Bank ATMs).....	\$1

See Schedule of fees for further details

Minimum Balance Requirements

Initial minimum deposit required to open an Account is as follows:

• Interest Checking, Elite Checking, High-Interest Checking, Premium Interest Checking, Classic, Free, Basic Banking, Fresh Start, Student and Smart Steps Checking Accounts	\$5
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Minimum collected balance required in Account to earn the highest annual percentage yield is as follows:

• Interest Checking Account	\$250
• Elite Checking Account	\$0.01
• High-Interest Checking Account	\$0.01
• Premium Interest Checking Account	\$25,000

Balance Computation Method

On all interest-bearing checking Accounts, interest is calculated according to a daily minimum collected balance method. This method applies a daily periodic rate to the minimum collected balance in the Account each day. The daily minimum balance required to avoid service fees is defined as the minimum balance required each day during the stated Account service charge period.

Compounding and Crediting

• For **Interest Checking, Elite Checking, High-Interest Checking and Premium Interest Checking**, simple interest accrues daily and is credited monthly.

Accrual of Interest on Deposits Other Than Cash

On all interest-bearing checking Accounts, interest begins to accrue on the business day the Bank receives credit for the deposit of non-cash items (for example checks).

Savings Accounts

Rate Information

Easy Savings, Youth Savings, Premium Money Market Savings and IRA Savings Accounts, are variable rate Accounts and the interest rate and annual percentage yield may change. For these Accounts, the interest rate will not be determined by an index, formula or schedule, and may change anytime at the bank's discretion.

Easy Savings Account: If your daily minimum collected balance is \$100 or more, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.

Youth Savings: For daily minimum collected balances of \$5 or more, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.

Premium Money Market Savings Account:

- For daily minimum collected balances of \$250,000 and above, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.
- For daily minimum collected balances of \$100,000 to less than \$250,000, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.
- For daily minimum collected balances of \$50,000 to less than \$100,000, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.
- For daily minimum collected balances of \$25,000 to less than \$50,000, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.
- For daily minimum collected balances of \$10,000 to less than \$25,000, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.
- For daily minimum collected balances of \$2,500 to less than \$10,000, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.
- For daily minimum collected balances of \$1,000 to less than \$2,500, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.
- For daily minimum collected balances of \$0 to less than \$1,000, no interest will be earned on the account.

IRA Savings Account: If your daily minimum collected balance is \$.01 or more, the interest rate paid on the entire balance is _____%; the annual percentage yield is _____%.

Service Fee Schedule and Applicable Terms

Easy Savings Account:

• Maintenance fee (quarterly - for accounts with daily minimum balances below \$100).....	\$8
• Paper Statement fee (if mailed quarterly).....	\$3

Youth Savings Account:

Individuals must be 17 years of age or less to qualify for this Account. Account converts to an Easy Savings or similar product when the youngest owner reaches age 18.	
• Maintenance fee.....	None

Premium Money Market Savings Account:

• Maintenance fee (monthly - for Accounts with daily minimum balances below \$1,000).....	\$10
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IRA Savings Account:

Account termination fee.....	\$75
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If a distribution is taken from an account used for an individual retirement account plan prior to age 59 1/2, IRS penalties may apply to the amount withdrawn.

Other Fees and Terms Applicable to Savings Accounts

• Early closeout fee (for Accounts closed within 3 months of opening date).....	\$10
• Automated Teller Machine (ATM) transactions:	
- Glens Falls National Bank ATMs.....	None
- Network access / Balance inquiry fee (Other Bank ATMs).....	\$1

See Schedule of fees for further details

Minimum Balance Requirements

Initial minimum deposit required to open an Account is as follows:

Table with 2 columns: Account Type and Minimum Deposit. Rows include Youth Savings (\$5), Easy Savings (\$100), Premium Money Market Savings Account (\$1,000), and IRA Savings Account (\$0).

Minimum collected balance required in Account to earn the highest annual percentage yield is as follows:

Table with 2 columns: Account Type and Minimum Collected Balance. Rows include Youth Savings (\$5), Easy Savings (\$100), Premium Money Market Savings Account (\$250,000), and IRA Savings Account (\$0.01).

Balance Computation Method

For all Accounts, interest is calculated according to a daily minimum collected balance method. This method applies a daily periodic rate to the minimum collected balance in the Account each day. The daily minimum balance required to avoid service fees is defined as the minimum balance required each day during the stated Account service charge period.

Compounding and Crediting

- Easy Savings, Youth Savings Accounts, simple interest accrues daily for each day the balance remains above the specified minimum and will be credited quarterly.
Premium Money Market Savings Accounts, simple interest accrues daily for each day the balance remains above the specified minimum and will be credited monthly.
IRA Savings Account simple interest accrues daily for each day the balance remains above the specified minimum and will be credited quarterly. For IRA Savings Accounts used for Simplified Employee Pensions (SEPs), interest compounds daily and is credited quarterly.

Accrual of Interest on Deposits Other Than Cash

For all savings Accounts, interest begins to accrue on the business day the Bank receives credit for the deposit of non-cash items (for example checks).

Transaction Limitations

No transactions limitations apply.

Time / Certificate of Deposit Accounts

Rate Information

- 30 to 179 Day Certificates of Deposit and 7 to 179 Day Jumbo Certificates of Deposit Accounts: The current interest rate for your Account with a term of ___ days is ___% with a current annual percentage yield of ___%. Your Account will earn this rate until the maturity date of the certificate, which is ___/___/___
180 Days to 5 Year Certificates of Deposit and 180 Days to 5 Year Jumbo Certificates of Deposit Accounts: The current interest rate for your Account with a term of ___ days/months/years is ___% with a current annual percentage yield of ___%. Your Account will earn this rate until the maturity date of the certificate, which is ___/___/___
For all certificates of deposit:
- Annual percentage yield assumes interest remains on deposit for a period of at least one year at the current rate of interest noted above for that certificate.
- A withdrawal will reduce earnings.
- Interest begins to accrue on the business day you deposit non-cash items (for example checks) to these certificates.

Service Fee Schedule

The service fees indicated apply to each account so noted:

Certificates of Deposit for Individual Retirement Accounts:

Table with 2 columns: Fee Type and Amount. Row: Trustee Transfer Fee \$75

Transaction Limitations

You may make deposits to the 1 Year Contributory IRA Certificate of Deposit. You may not make withdrawals from the account until the maturity date (except as noted below).

For all other Certificate of Deposit Accounts, after the account is opened, you may not make deposits into, or withdrawals from, the account until the maturity date (except as noted below).

Early Withdrawal Penalty

If you withdraw any principal prior to the maturity date, penalties will be imposed as follows:

Table with 2 columns: Certificate Type and Penalty. Rows include penalties for terms from 7 to 29 days, 30 to 179 days, 180 to 364 days, 1 year to less than 2 years, 2 years to less than 5 years, and 5 years or more.

If a distribution is taken from any certificate of deposit account that is part of an individual retirement account plan prior to age 59 1/2, IRS penalties may apply to the amount withdrawn.

Minimum Balance Requirements

Initial minimum deposit required to open an account is as follows:

Table with 2 columns: Account Type and Minimum Deposit. Rows include 7 to 179 Day Day Certificates of Deposit Accounts (\$5,000), 7 Day to 1 Year or more Jumbo Certificates of Deposit Accounts (\$250,001), 180 Day to 5 Year or more Certificates of Deposit Accounts (\$1,000), Special Term Certificates of Deposit Accounts (as applicable) (\$20,000), and Special Term Jumbo Certificates of Deposit Accounts (\$250,001).

Minimum collected balance required in account to earn highest annual percentage yield is as follows:

Table with 2 columns: Account Type and Minimum Collected Balance. Rows include 7 to 179 Day Day Certificates of Deposit Accounts (\$5,000), 7 Day to 1 Year or more Jumbo Certificates of Deposit Accounts (\$250,001), 180 Day to 5 Year or more Certificates of Deposit Accounts (\$1,000), Special Term Certificates of Deposit Accounts (as applicable) (\$20,000), and Special Term Jumbo Certificates of Deposit Accounts (\$250,001).

Balance Computation Method

For all Certificate of Deposit Accounts, interest is calculated according to a daily balance method. This method applies a daily periodic rate to the daily balance in the account each day.

Compounding and Crediting

- 7 to 364 Day Certificates of Deposit Accounts: The Account earns a simple rate of interest which accrues daily and is credited to your Account at maturity.
1 to 5 Year or more Certificates of Deposit Accounts: Interest is compounded daily and credited quarterly.
1 to 5 Year or more Municipal Certificates of Deposit Accounts: The Account earns a simple rate of interest which accrues daily and is credited monthly.

Renewal Policy

Certificates of deposit accounts will automatically renew at maturity except for single maturity accounts. You have a grace period after the maturity date to withdraw the funds without being charged an early withdrawal penalty as follows; 4 calendar days for terms of 7 to 29 days, 10 calendar days for terms of 30 days to 5 years or more.

For additional information on Reg. DD Disclosures, please contact any of our offices or call (518) 793-4121.