

BLOOMFIELD STATE BANK

Additional Deposit Account Rules

Checking and Now Accounts:

In addition to the General Rules, your Checking Account and Negotiable Order of Withdrawal (NOW) Account will be subject to the following rules:

Withdrawals. Deposits will be available for withdrawal consistent with the terms of our Funds Availability Policy. Withdrawals may be subject to a service charge.

Withdrawal Notice Requirements. If your account is a NOW or interest bearing checking account, we have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

Money Market Deposit Accounts:

In addition to the General Rules, your Money Market Deposit Account will be subject to the following rules:

Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account.

Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number specified in your Account Disclosure. The Account Disclosure will also specify the maximum number of checks that may be written on your account per month. A pre-authorized transfer is a transfer of funds from this account to make payments to a third party by means of a preauthorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. We may be required to close your account, take away any ability to transfer and write checks or convert the account to a checking or other transaction account if these restrictions are violated.

Savings Accounts:

In addition to the General Rules, your Savings Account will be subject to the following rules:

Withdrawals. We have the right to require seven (7) days prior written notice from you of your intent to withdraw any funds from your account. Withdrawals may be subject to a service charge.

Passbooks. If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

Access Limitations. You understand that we will not allow more preauthorized transfers than the maximum number specified in the Account Disclosure. We may be required to close your account, take away your ability to transfer funds or convert the account to a checking or other transaction account if these restrictions are violated.