



Community Bank of the Chesapeake

Conversion Disclosures



Table of Contents

Interest Checking and Non-Interest Checking Account Holders	1
Checking Complete Disclosure.....	2
Checking Direct Disclosure	4
Community Checking Disclosure.....	6
IOLTA Checking Disclosure	8
Business Analysis Disclosure	10
Business Checking Plus Disclosure	12
Preferred Business Checking Disclosure	14
Spirit Savings Disclosure	16
Statement Savings Disclosure.....	18
Kids Club Disclosure	20
Money Market Index Disclosure.....	22
Money Market Index Disclosure Table	24
Universal Fee Schedule	25
Funds Availability Disclosure.....	26
Privacy Notice	28
EFT Disclosure.....	30



Community Bank *of the Chesapeake*

Interest Checking and Non- Interest Checking Account Holders

Addendum to Account Rules and Regulations for new accounts

This Account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The saving sub account will be governed by the rules governing our other savings accounts. **This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.**

You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Checking Complete

Acct #: _____

Date: 03/15/2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.

We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is .05% with an annual percentage yield of .05%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____

by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least

\$100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee you must meet the _____ following requirements:

A _____ of \$ _____

will be imposed every _____ if the balance in the account falls below \$ _____ any day of the _____.

A fee _____ of \$ 10.00

will be imposed every month if the average daily balance for the month

_____ falls below \$ 500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____.

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below



\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

- To obtain the annual percentage yield disclosed.
You must maintain a minimum balance of \$_____ in the account each day to obtain the disclosed annual percentage yield.
You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will be compounded monthly. Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

- Daily Balance Method. We use the daily balance method to calculate the interest on your account.
Average Daily Balance Method. We use the average daily balance method to calculate interest on your account.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____.

you deposit noncash items (for example, checks).

Bonuses

- You will _____ as a bonus.
You must maintain a minimum _____ of \$_____ to obtain the bonus.
To earn the bonus, _____.

Transaction Limitations

- The minimum amount you may deposit is \$_____.
The minimum amount you may withdraw is \$_____.
During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

- You may only make _____ deposits into your account each statement cycle.
You may only make _____ ATM _____ your account each statement cycle.
You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

A paper statement charge applies to this account. If you do not elect to receive electronic statements for this account, a \$3.00 charge will be imposed each month, in addition to any other applicable charges.

If the primary account owner is 23 years old and under, or 60 years old and older, the monthly maintenance fee will be waived.

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

Community Bank the Chesapeake
 PO Box 38
 Waldorf, MD 20604
 www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Checking Direct

Acct #: _____

Date: 03/15/2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.
 We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____

by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee _____ you must meet the _____ following requirements:

A _____ of \$ _____

will be imposed every _____ if the balance in the account falls below \$ _____ any day of the _____.

A fee _____ of \$ 5.00

will be imposed every _____ month if the average daily balance for the _____

_____ falls below \$ 300.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____.

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____

_____ falls below _____



\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest _____ be compounded _____.

Interest will be _____.

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____

_____ of \$ _____

to obtain the bonus.

To earn the bonus, _____

_____.

Transaction Limitations

The minimum amount you may deposit is

\$ _____.

The minimum amount you may withdraw is

\$ _____.

During any _____,

you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You are limited to a total of four (4) teller/branch deposits per month.

You are limited to five (5) paper check withdrawals per month.

This limit includes paper checks that are converted to electronic checks by the merchant.

If you exceed these transaction limits, a \$.40 per-item fee will be imposed.

Electronic debits and/or credits are unlimited.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

A paper statement charge applies to this account. If you do not elect to receive electronic statements for this account, a \$7.00 charge will be imposed each month, in addition to any other applicable charges.

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Community Checking

Acct #: _____

Date: 03/15/2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.

We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05% with an annual percentage yield of _____ .05%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____.

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____.

Subsequent rates _____.

Frequency of rate change

We may change the interest rate on your account at any time _____.

Your initial interest rate will not change _____.

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____.

_____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$100.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee you must meet the _____ following requirements:

A _____ of \$ _____ will be imposed every _____.

if the balance in the account falls below \$ _____ any day of the _____.

A fee _____ of \$12.00 _____.

will be imposed every month _____ if the average daily balance for the month _____.

_____ falls below \$ 500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____.

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account _____.

falls below \$ _____ any day of the _____.

A _____ of \$ _____ will be imposed for _____.

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____.



\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

- To obtain the annual percentage yield disclosed.
You must maintain a minimum balance of \$_____ in the account each day to obtain the disclosed annual percentage yield.
You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will be compounded monthly. Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$_____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

- The minimum amount you may deposit is \$_____.
The minimum amount you may withdraw is \$_____.
During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

You are limited to 300 debits and/or credits on this account per month, including Point of Sale transactions. If you exceed your limits, a fee of \$.25 per excess item applies.

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

This type of account is for Sole Proprietors and Non-Profits only.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: OLTA Checking

Acct #: _____

Date: 03/15/2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.

We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is .05% with an annual percentage yield of .05%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____

_____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee you must meet the _____ following requirements:

A fee _____ of \$ 7.00

will be imposed every month if the balance in the account falls below \$ 500.00 any day of the month

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

A _____ of \$ _____ will be imposed for

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____



\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

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

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly.

Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is \$ _____.

The minimum amount you may withdraw is \$ _____.

During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Business Analysis

Acct #: _____

Date: 03/15/2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.
We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____

by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$100.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee _____ you must meet the _____ following requirements:

A _____ of \$ _____

will be imposed every _____ if the balance in the account falls below \$ _____ any day of the month _____.

A _____ of \$ _____

will be imposed every _____ if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____.

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____.



\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

- To obtain the annual percentage yield disclosed.
You must maintain a minimum balance of \$_____ in the account each day to obtain the disclosed annual percentage yield.
You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest _____ be compounded _____. Interest will be _____.

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$_____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

- The minimum amount you may deposit is \$_____.
The minimum amount you may withdraw is \$_____.
During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Earnings credit applies to this account, based on activity and balance and could reduce or clear monthly charges.

The monthly fee is \$15 plus per-item charges of \$.15 per item paid, plus \$.12 per check deposited, plus \$.12 per ACH item.

Earnings credit can eliminate or reduce the monthly charge. Refer to your local branch for the current Earnings Credit Rate.

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Business Checking Plus _____

Acct #: _____

Date: 03/15/2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.
We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____

by more than _____ each _____.

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$100.00 to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee you must meet the _____ following requirements:

A _____ of \$ _____

will be imposed every _____ if the balance in the account falls below \$ _____ any day of the _____.

A fee _____ of \$ 12.00 will be imposed every month

if the average daily balance for the month _____ falls below \$ 1500.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____

will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____.

A _____ of \$ _____

will be imposed for transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the

the _____ falls below _____



\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly.

Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____

_____ as a bonus _____.

You must maintain a minimum _____

_____ of \$ _____

_____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is \$ _____.

The minimum amount you may withdraw is \$ _____.

During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

You are limited to 300 debits and/or credits on this account per month, including Point of Sale transactions. If you exceed your limits, a fee of \$.25 per excess item applies.

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

Community Bank the Chesapeake
 PO Box 38
 Waldorf, MD 20604
 www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Preferred Business Checking _____

Acct #: _____

Date: 03/15/2018 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601 _____.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.

We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____

by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least

\$100.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee _____ you must meet the _____ following requirements:

A _____ of \$ _____

will be imposed every _____ if the balance in the account falls below \$ _____ any day of the _____.

A fee _____ of \$12.00

will be imposed every month _____ if the average daily balance for the month _____

falls below \$1500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle _____.

To avoid the imposition of the _____ you must meet the _____ following requirements:

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____.

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below



\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest _____ be compounded _____ . Interest will be _____ .

Effect of closing an account - If you close your account before interest is credited, you _____ receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is \$ _____.

The minimum amount you may withdraw is \$ _____.

During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

You are limited to 300 debits and/or credits on this account per month, including Point of Sale transactions. If you exceed your limits, a fee of \$.25 per excess item applies.

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Spirit Savings _____

Acct #: _____

Date: 03/15/2018 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601 _____.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ 100.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee _____ you must meet the _____ following requirements:

A fee _____ of \$ 5.00 _____

will be imposed every month _____ if the balance in the account falls below \$ 100.00 any day of the month _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____

will be imposed for _____ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

A _____ of \$ _____

will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____



\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

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

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly. Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is \$ _____.

The minimum amount you may withdraw is \$ _____.

During any calendar month _____, you may not make more than six (6) _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

This account is limited to those ages 13 years through 18 years old.

Once the account owner reaches 19 years of age, you will be contacted regarding changing the type of account.

Refer to the Universal Fee Schedule for any additional charges that may apply.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Statement Savings _____

Acct #: _____

Date: 03/15/2018 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601 _____.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.

We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05% with an annual percentage yield of _____ .05%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time _____.

Your initial interest rate will not change _____.

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$300.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee _____ you must meet the _____ following requirements:

A fee _____ of \$5.00 _____

will be imposed every month _____

if the balance in the account falls below \$ 300.00 any day of the month _____.

A _____ of \$ _____

will be imposed every _____

if the average daily balance for the _____

falls below \$ _____.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____

will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____.

A _____ of \$ _____

will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for

the _____ falls below _____.



\$_____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

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

You must maintain a minimum average daily balance of \$_____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly.

Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$_____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is \$_____.

The minimum amount you may withdraw is \$_____.

During any calendar month _____, you may not make more than six (6)

withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Refer to the Universal Fee Schedule for any additional charges that may apply.

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Kids Club _____

Acct #: _____

Date: 03/15/2018 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601 _____.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____.
We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .05 % with an annual percentage yield of _____ .05 %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any time _____.

Your initial interest rate will not change _____.

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____

by more than _____ each _____.

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____

the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$25.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee _____ you must meet the _____ following requirements:

A fee _____ of \$ 5.00 _____

will be imposed every month _____

if the balance in the account falls below \$ 25.00 _____

any day of the month _____.

A _____ of \$ _____

will be imposed every _____

if the average daily balance for the _____

_____ falls below \$ _____.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____

will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____

_____.

A _____ of \$ _____

will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for

the _____ falls below _____



\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of

\$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly.

Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance 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.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____

of \$ _____

to obtain the bonus.

To earn the bonus, _____

_____.

Transaction Limitations

The minimum amount you may deposit is

\$ _____.

The minimum amount you may withdraw is

\$ _____.

During any calendar month,

you may not make more than six (6)

withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

This account is limited to children aged 12 years and under.

Once the account owner reaches 13 years of age, you will be contacted regarding changing the type of account.

Refer to the Universal Fee Schedule for any additional charges that may apply.

Community Bank the Chesapeake
 PO Box 38
 Waldorf, MD 20604
 www.cbtc.com

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: Money Market Index Account _____

Acct #: _____

Date: 03/15/2018 _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (301)645-5601 _____.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 _____ days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____% with an annual percentage yield of _____%. We will pay this rate _____.

We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____.

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ .25% with an annual percentage yield of _____ .25%. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account at any _____ time _____.

Your initial interest rate will not change _____

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____.

The interest rate will not be less than _____% or more than _____%.

The interest rate will not _____

_____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$2,500.00 _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the monthly maintenance fee _____ you must meet the _____ following requirements:

A fee _____ of \$ 7.00 _____ will be imposed every month _____

if the balance in the account falls below \$ 2,500.00 any day of the month _____.

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is your monthly statement cycle _____.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____.

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____.



\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

- To obtain the annual percentage yield disclosed.
You must maintain a minimum balance of \$ _____ in the account each day to obtain the disclosed annual percentage yield.
You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will be compounded monthly. Interest will be credited monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____ as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

- The minimum amount you may deposit is \$ _____.
The minimum amount you may withdraw is \$ _____.
During any calendar month you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.
If you exceed these types of transactions, a \$15.00 fee will be imposed for each excess transaction.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

Refer to the Universal Fee Schedule for any additional charges that may apply.

The payment posting order on this account is lowest dollar value to highest dollar value.

**Money Market Index Account
Tiered Rate Information**

Effective date: **03/15/2018**

Maintained balances	Monthly Service Charge	Interest Rate	APY
\$.01 to \$24,999.99	\$7	.25 %	.25 %
\$25,000.00 to \$99,999.99	N/A	.40 %	.40 %
\$100,000.00 to \$499,999.99	N/A	.50 %	.50 %
\$500,000.00 to \$999,999.99	N/A	.55 %	.55 %
\$1,000,000.00 to \$1,499,999.99	N/A	.60 %	.60 %
\$1,500,000.00 and above	N/A	1.10 %	1.10 %



UNIVERSAL FEE SCHEDULE

<i>Fee Item</i>	<i>Community Bank of the Chesapeake Charge/Fee</i>	<i>Former County First Bank Charge/Fee</i>
Account closing within 90 days	\$10.00	\$10.00
Account reconciliation/research	\$30.00 per hour	\$25.00 per hour
ATM Related Fees		
Foreign ATM Fee	\$1.50	\$1.50
Rush Card Fee	\$30.00	\$7.00 plus shipment fees
Replacement Card Fee (1 free/year)	\$6.00	\$6.00
Cashier's check charge	\$10.00	\$5.00 Money Order, \$8.00 Cashier's Check, \$10.00 for non-customers
Check collection charge	\$12.00	\$10.00 per check
Check order charge	Depends on style of checks ordered	Depends on style of checks ordered
Check photocopy charge	\$8.00	\$5.00
Checkline advance fee	\$7.50	\$5.00
Collection account set up	\$40.00	\$20.00
Collection fee	\$10.00	\$8.00
Counter check charge	\$2.00	\$2.00 per 10 checks, no charge for over the counter check
Court attachment	\$115.00	\$25.00 plus legal fees
Domestic wire transfer charge	\$25.00 in/out	\$15.00 in/\$25.00 out
Foreign check collection fee	\$30.00	\$10.00
Foreign currency fee	\$24.00	\$5.00 + correspondent bank fees
Foreign wire transfer fee	\$75.00 in/out	\$35.00 in/\$50.00 out
IRA administrative plan fee	\$100.00 at time of plan closure	\$50.00 per year
IRS levy	\$115.00	\$25.00 plus legal fees
Overdraft Related Fees*		
Insufficient Funds (NSF) Paid or Returned Item Fee**	\$36.00	\$35.00
Overdraft Protection advance fee	\$7.50/advance	\$5.00/advance
Overdraft Service Charge (Negative balance - on Business Accounts only)***	\$2.75/per day	N/A
Return deposit item	\$12.00	\$8.00
Statement copy charge	\$5.00	\$5.00
Stop payment charge	\$30.00	\$25.00
Subpoena of bank records	\$115.00 plus \$4.00 per page	Research and legal fees
Uncollected funds charge	\$36.00	\$35.00
Verification of deposit	\$10.00	N/A

These fees are effective as of March 1, 2017.

You agree to pay any additional reasonable charges for services you request that are not covered by this agreement.

*These fees apply to overdrafts created by check, in-person withdrawal, or other electronic means as applicable.

**Fees on retail/non-business accounts will not exceed four charges per calendar day.

You will not be charged the overdraft/return item fee, if overdrawn amount is less than \$10.

These limits do not apply to business/commercial accounts.

***An additional \$2.75 per day will be charged for each day the business/commercial account remains in an overdrawn status.

FUNDS AVAILABILITY DISCLOSURE

Your Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the same business day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit during business hours on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after business hours, or on a non-business day, or on a day we are not open, we will consider the deposit made on the next business day. If you make a deposit in an ATM prior to 3:30 pm on a business day, we will consider that day to be the day of deposit. However, if you make a deposit after 3:30 pm, or on a non-business day, or on a day we are not open, we will consider the deposit made on the next business day.

Holds on Other Funds

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the same day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.



In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the same business day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

FACTS

What does Community Bank of the Chesapeake (Community Bank) do with your personal information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community Bank chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Community Bank share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To Limit Our Sharing

Call 888-745-2265 ext. 1091

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 888-745-2265 ext. 1091



Who We Are

Who is providing this notice?	Community Bank
--------------------------------------	----------------

What We Do

How does Community Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information.
How does Community Bank collect my personal information?	We collect your personal information, for example, when you Open an account or deposit money Pay your bills or apply for a loan Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only Sharing for affiliates' everyday business purposes-information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. [See below for more rights under state law]
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Community Bank of the Chesapeake does not share with affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Community Bank of the Chesapeake does not share with nonaffiliates so they can market you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partner(s) include Investment and Credit Card Companies.</i>

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share your personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

- (a) **Prearranged Transfers.**
 - Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
 - Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).
 - _____
- (b) **Telephone Transfers.** You may access your account(s) by telephone at 888-745-2265 _____ using a touch tone phone, your account numbers, and personal identification number (PIN) _____ to:
 - Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Transfer funds from _____ to _____
 - Transfer funds from _____ to _____
 - Make payments from checking to loan accounts with us
 - Make payments from _____ to _____
 - Make payments from _____ to _____
 - Get checking account(s) information
 - Get savings account(s) information
 - _____
 - _____
- (c) **ATM Transfers.** You may access your account(s) by ATM using your card _____ and personal identification number to:
 - Make deposits to checking accounts
 - Make deposits to savings accounts
 - Get cash withdrawals from checking accounts you may withdraw no more than \$500.00 _____ per day _____
 - Get cash withdrawals from savings accounts you may withdraw no more than \$500.00 _____ per day _____
 - Transfer funds from savings to checking
 - Transfer funds from checking to savings
 - Transfer funds from _____ to _____
 - Make payments from checking account to _____

- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Make deposits at one of our Branch ATMs _____
- You may not exceed 4 ATM transactions per calendar day _____
- (d) **Point-Of-Sale Transfers.** Using your card:
 - You may access your checking account _____ account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
 - You may not exceed more than \$ 1,000.00 _____ in transactions per calendar day less pending transactions _____ .
 - You may not exceed 15 transactions per calendar day _____
 - _____
- (e) **Computer Transfers.** You may access your account(s) by computer by accessing internet banking _____ and using your online credentials _____ to:
 - Transfer funds from checking to savings
 - Transfer funds from savings to checking
 - Transfer funds from _____ to _____
 - Transfer funds from _____ to _____
 - Make payments from checking to loan accounts with us
 - Make payments from _____ to _____
 - Make payments from _____ to _____
 - Get checking account(s) information
 - Get savings account(s) information
 - Make bill payments through BillPay _____
 - _____
 - _____



(f) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by accessing the retail online banking mobile app _____ and using your retail online banking credentials _____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from _____ to _____
- Transfer funds from _____ to _____
- Make payments from checking to loan accounts with us
- Make payments from _____ to _____
- Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- Make bill payments through BillPay _____
- _____
- _____
- _____
- _____
- _____

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(g) Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via

some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:
 - Not exceed more than _____ payments by electronic check per _____.
 - Make payments by electronic check from _____ . Payments are limited to _____ per _____ .
- Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
 - Make no more than _____ payments per _____ for electronic payment of charges for checks returned for insufficient funds.
 - Make electronic payment of charges for checks returned for insufficient funds from _____ . Payments are limited to _____ per _____ .
- _____
- _____
- _____

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a svgs or money mkt account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to ⁶_____ per calendar month. If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- ATM and debit card transactions involving parties outside of the continental United States will not be authorized without additional written customer consent.
- _____
- _____
- _____
- _____
- _____

FEES

- We charge _____ each _____ to our customers whose accounts are set up to use _____.
- We charge _____ each _____ but only if the _____ balance in the _____ falls below _____ during the _____.
- If you have signed up for overdraft protection you will be charged \$7.50 for each transfer from your designated account.
- If you have applied and been approved for a Checkline account you will be charged \$7.50 for each advance

Except as indicated above, we do not charge for Electronic Fund Transfers.

ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- (a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n)
 - automated teller machine
 - point-of-sale terminal.
- You may not get a receipt if the amount of the transfer is \$15 or less.

(b) **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(c) **In addition,**

- You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
- You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
- If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
- _____
- _____

PREAUTHORIZED PAYMENTS

(a) **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

- We charge \$30.00 _____ for each stop payment.
- (b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- (c) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

- (a) **Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
 - ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - ◆ If the transfer would go over the credit limit on your overdraft line.
 - ◆ If the automated teller machine where you are making the transfer does not have enough cash.
 - ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
 - ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 - ◆ There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

- We will disclose information to third parties about your account or the transfers you make:
- (1) where it is necessary for completing transfers; or
 - (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
 - (3) in order to comply with government agency or court orders; or
 - (4) if you give us written permission.
 - as explained in the separate Privacy Disclosure.
 - _____



UNAUTHORIZED TRANSFERS

(a) **Consumer Liability.** Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Visa® Debit Card. Additional Limits on Liability for _____.

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

Mastercard® Debit Card. Additional Limits on Liability for Designated Checking Account _____.

You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

ADDITIONAL INFORMATION:

Signature not required - see signature card for acknowledgment of receipt.

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed

Dated

INSTITUTION (name, address, telephone number, business days)

Community Bank the Chesapeake
PO Box 38
Waldorf, MD 20604
1-888-745-2265

Business Days are Monday through Friday, not including Federal Holidays



Notes:



Notes:



Community Bank
of the Chesapeake[®]

