



Your neighbor.
Your friend.
Your bank.

ROSEDALE FEDERAL SAVINGS & LOAN ASSOCIATION DISCLOSURE BOOKLET

This Disclosure Booklet includes information about the terms and conditions of your new Rosedale Federal account(s), as well as Rosedale Federal policies and practices. You'll find information pertaining to personal and business accounts.

There may be differences between the Rosedale Federal policies and those of Chesapeake Bank of Maryland, so we encourage you to read this document and retain it for your records.

This is the governing document for changes effective as of August 29, 2022 and takes precedence over Chesapeake Bank of Maryland disclosures and system generated messages and notices (e.g., new account opening disclosures, statement messages, Certificate of Deposit, maturity notices, etc.) that you may receive prior to Conversion Weekend.

We hope you find the information contained in this Disclosure Booklet to be helpful and encourage you to contact us with any questions you may have. We look forward to serving your financial needs.

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This change in terms notice is to inform you of changes being made to deposit products offered. The sections below are designed to briefly inform you of specific areas of change and refer you to the full product disclosures for further details.

CHECKING AND SAVINGS ACCOUNTS

The following are general changes to applicable checking and savings accounts. Please refer to your products' Truth in Savings Disclosure or Banking Services and Fees for further details.

Effect of Closing an Account. If you close your account within 180 days of opening, you will be charged a \$25.00 fee.

Dormant Account Fee. One-time assessment of up to \$20 based on account balance as determined by Maryland law.

Processing Order. As applicable, checks are processed in the order of presentment.

ATM/Debit Card Access - Non-Proprietary ATMs. When you use an ATM not owned by us, you may be charged a fee by the ATM Operator, or any network used (including balance inquiries even if you do not complete a funds transfer). We will reimburse such fees for up to four (4) transactions per month or statement cycle. Surcharge free access to MoneyPass ATM Network will be discontinued as of the date of this notice.

50+ CHECKING AND EMPLOYEE CHECKING

The following are changes applicable to 50+ Checking and Employee Checking accounts. Please refer to the enclosed Everyday Interest Checking Truth in Savings Disclosure for further details.

Rate Information. Your account has a tiered interest rate. The interest rate at each tier will be paid on the entire balance in your account. At our discretion, we may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account.

Minimum Balance Requirements. A Minimum Balance Fee ("Balance Fee in Service Charge" on statement) of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$250.00 (waived for employee accounts). You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Personalized Checks. Priced based on style ordered.

Certificate of Deposit Relationship Pricing. Certificate of Deposit interest rates are based on current available rate offerings. Call for details or visit our website.

STATEMENT SAVINGS, STUDENT SAVINGS, ELECTRONIC ACCESS SAVINGS, AND PET SAVINGS

The following are changes applicable to Statement, Student, Electronic Access, and Pet savings accounts. Please refer to the enclosed Everyday Savings Truth in Savings Disclosure for further details.

Rate Information. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account.

Minimum Balance Requirements. You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

CHRISTMAS CLUB

The following are changes applicable to Christmas Club accounts. Please refer to the enclosed Christmas Club Truth in Savings Disclosure for further details.

Rate Information. Your interest rate will not change and will be paid until maturity. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Transaction Limitations. You may make deposits into your account until the maturity date. Partial withdrawals are not permitted on this account. You may close this account in full prior to maturity without penalty.

Maturity. The principal balance plus accrued interest will either be automatically transferred to a designated Target Account (call for details) or you will receive a check via U.S. Postal Service at your current address on record. Actual disbursement processing dates in October may vary. Your account will not automatically renew but remain open at a zero (0) balance until December 31st, to allow the account to be re-activated.

PREMIER MONEY MARKET DEPOSIT ACCOUNT

The following are changes applicable to Premier Money Market accounts. Please refer to the enclosed Money Market Deposit Account Truth in Savings Disclosure for further details.

Rate Information. Your account has a tiered interest rate. The interest rate at each tier will be paid on the entire balance in your account. At our discretion, we may change the interest rate on your account at any time. There are no maximum or minimum interest rate limits for this account.

CHANGE IN TERMS NOTICE

Effective August 29, 2022



Your neighborhood.
Your institution.
Your bank.

Minimum Balance Requirements. A Minimum Balance Fee ("Balance Fee in Service Charge" on statement) of \$20.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00. Minimum balance fee is being waived for six (6) months from the date of this notice.

CERTIFICATE OF DEPOSIT AND IRA CERTIFICATE OF DEPOSIT

(6-, 12-, 18-, 24-, 36-, 48-, 60- Month; Free and Easy; 30-, 55-Month Special)

The following are changes applicable to Certificate of Deposit (CD) and IRA CD accounts. Please refer to the enclosed Everyday CD and IRA CD Truth in Savings Disclosure for the corresponding term of your Certificate for further details.

Transaction Limitations. You may not make deposits (not applicable to IRA CD's) into or withdrawals from your account until the maturity date. Deposits will not change the maturity date of the certificate.

Early Withdrawal Provisions. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 90 days' interest (for 6- and 12- month) or 180 days interest (for 18- through 60- month). Penalties are calculated on the principal amount withdrawn using simple interest and assessed whether earned or not. The remaining balance of an account will no longer earn interest if a withdrawal reduces the account balance below the required minimum balance disclosed. Our penalty will not be imposed for a withdrawal of principal under the following circumstances: 1) death of any accountholder; 2) adjudication of incompetence of any accountholder; 3) on qualified withdrawals from tax-favored plans, such as IRA's where the participant is 59 ½ years of age and Coverdell ESAs for qualified education expenses. (There may be tax and IRS penalties; refer to Internal Revenue Code.)

Maturity Notices. Chesapeake Bank system generated maturity notices mailed within 30 days prior to the effective date of this notice may not reflect accurate terms and conditions of the CD renewal as a result of the merger. While this does not affect the maturity date, terms and conditions disclosed in this notice take precedent over such system generated notices.

IRA Distributions. Distributions made by check will occur on the 26th of each month for all distribution frequencies.

Statements. Annual statements will be discontinued as of the date of this notice.

Free and Easy 12-Month; 30-, 55-Month Special CD. Chesapeake Bank terms and conditions originally disclosed that at maturity the certificate will convert to 12-, 24-, 48- month terms, respectively. Please refer to the enclosed Everyday CD Truth in Savings Disclosures for the corresponding maturity term of your CD for further details regarding changes at its maturity.

IRA SAVINGS

Rosedale Federal does not currently offer IRA Savings accounts. IRA Savings accounts will be converted to a 6- Month IRA Certificate of Deposit (CD). Please refer to the enclosed Everyday 6-Month IRA CD Truth in Savings Disclosure for further details.

SMALL BUSINESS CHECKING

The following are changes applicable to Small Business Checking accounts. Please refer to the enclosed Everyday Business Checking Truth in Savings Disclosure for further details.

Minimum Balance Requirements. You must deposit \$100.00 to open this account.

Transaction Limitations. Excess Item Fee ("Item Fee in Service Charge" on statement): No fee for first 150 transactions, then \$.30 per item. All debit, credit, foreign, local, and On-Us items are considered transactions for the Excess Item Fee calculation. Excess Item Fee will post at the end of the statement cycle.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

The following are changes applicable to the Electronic Funds Transfer Disclosure. Please refer to the enclosed Consumer Electronic Funds Transfer Disclosure for further details.

Network. Besides being able to use your Debit Card at our Rosedale Federal ATM terminals, you may access your accounts through the following network(s): STAR; MasterCard; Cirrus; Maestro

Point of Sale Transactions. The following card and the corresponding designated account(s) may be used for Point-of-Sale transactions: Rosedale Federal Debit Card: checking account.

Currency Conversion - Mastercard® Important Additional Fee Notice. Mastercard® charges us a Currency Conversion Fee of 1% of the transaction amount for performing currency conversions and a Cross-Border Fee of 2% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 3% of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country, as cardholder.

Bank-By-Phone. Rosedale Federal does not currently offer Bank-by-Phone services.

Preauthorized Deposits. 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 410.668.4400 to find out whether or not the deposit has been made.

Rights and Procedures to Stop Payments. If you have instructed us to make regular preauthorized transfers out of your account,

you may stop any of the payments. To stop a payment, call us at 410.668.4400 or write to Rosedale Federal Savings & Loan Association, Retail Operations, 9616 Belair Road, Baltimore, Maryland 21236.

Your Responsibility to Notify Us of Loss or Theft. If you believe your Debit Card or PIN has been lost or stolen, call us at 1.888.297.3416 (24 hours/7 days a week) or write to Rosedale Federal Savings & Loan Association, Retail Operations, 9616 Belair Road, Baltimore, Maryland 21236.

In case of Errors or Questions About Your Transactions. In case of errors or questions about your electronic fund transfers, call us at 410.668.4400 or write to Rosedale Federal Savings & Loan Association, Retail Operations, 9616 Belair Road, Baltimore, Maryland 21236.

FUNDS AVAILABILITY POLICY DISCLOSURE

The following are changes applicable to the Funds Availability Policy. Please refer to the enclosed Funds Availability Policy Disclosure for further details.

Purpose of this Disclosure. Our general policy is to allow you to withdraw funds deposited in a transaction account on the first Business Day after the day of deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of the deposit. Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

Cash Deposits. Funds from cash deposits (whether or not they are made in person to an employee of Rosedale Federal Savings & Loan Association) are made available on the same Business Day that we receive your deposit.

Check Deposits. Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's Checks. In order for these check deposits to be made available the next business day, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

Other Check Deposits. Funds from all other check deposits will be available on the first Business Day after the day of your deposit.

Longer Delays May Apply. Funds you deposit by check may be delayed for a longer period. We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7) Business Day after the day of your deposit.

New Accounts. The Funds Availability Policy does not differentiate new accounts.

Deposits at Automated Teller Machines. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 3:30 p.m. Eastern Daylight Time on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 3:30 p.m. Eastern Daylight Time or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

BANKING SERVICES AND FEES

The following are changes applicable to services and fees. Please refer to the enclosed Banking Services and Fees Schedule for detailed fees.

Activity Statement	Excess Transaction	Online Banking - Gift Check
ATM Surcharge	International Item Negotiation	Research
Expedited Delivery ATM/Debit Card	Legal Process - Account Subject to	Returns
Cashier's Check Replacement	IRS Audit Confirmation	Safe Deposit Boxes
Deposit Adjustment	Night Depository Services	Telephone Transfer
Dormant Account	Non-Sufficient Funds	Uncollected Funds
Early Closeout	Notary Service – Non-Customer	Wire Transfer – Outgoing

CONSUMER ELECTRONIC FUNDS TRANSFER DISCLOSURE

For purposes of this disclosure the terms "we", "us" and "our" refer to Rosedale Federal Savings & Loan Association. The terms "you" and "your" refer to the recipient of this disclosure.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Rosedale Federal Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

This disclosure contains important information about your use of EFT services provided by Rosedale Federal Savings & Loan Association in relation to accounts established primarily for personal, family or household purposes. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

DEBIT CARD SERVICES. The services available through use of your debit card are described below.

ROSEDALE FEDERAL DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), money market account(s), and statement savings account(s).
- You may make deposits into your checking account(s), money market account(s), and statement savings account(s).
- You may transfer funds between your checking account(s), money market account(s), and statement savings account(s).
- You may make balance inquiries on your checking account(s), money market account(s), and statement savings account(s).
- You may use your card at any merchant that accepts Mastercard® debit cards for the purchase of goods and services.

ROSEDALE FEDERAL ATM SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your Debit Card at our Rosedale Federal ATM terminals, you may access your accounts through the following network(s): STAR; MasterCard; Cirrus; Maestro

ATM 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.

OTHER ROSEDALE FEDERAL ATM SERVICES. In addition, you may perform the following transactions: You may also use your Debit Card surcharge free at Rosedale-branded ATMs at select Walgreen's locations.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point-of-Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point-of-Sale transactions:

- Rosedale Federal Debit Card: checking account.

Your Debit card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is generally either a government mandated rate or wholesale rate, determined by Mastercard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by Mastercard International. The currency conversion rate used by Mastercard International on the processing date may differ from the rate that would have been used on the purchase date or the cardholder statement posting date.

IMPORTANT ADDITIONAL FEE NOTICE. Mastercard® charges us a Currency Conversion Fee of 1% of the transaction amount for performing currency conversions and a Cross-Border Fee of 2% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 3% of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country, as cardholder.

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), money market account(s), and statement savings account(s).

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 to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - ROSEDALE FEDERAL DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$800.00 through use of ATMs in any one day. There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Rosedale Federal Savings & Loan Association reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$10,000.00 worth of goods or services in any one day through use of our Point-of-Sale service.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s) or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.
- **LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.** We limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You are limited to six (6) such transactions from each money market and/or savings type account(s) you have each month for purposes of making a payment to a third party or by use of a telephone or computer. We may elect to suspend these limitations in our discretion and to the extent permitted by applicable law (e.g., state of emergency, service disruption, etc.). You will receive notification at least 30 days in advance of reinstatement of these limitations or as required by applicable law. Please refer to the Account Agreement for more information regarding transaction limitations.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your

statement at least quarterly.

PREAUTHORIZED DEPOSITS. 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 (410)668-4400 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Rosedale Federal Savings & Loan Association immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN via the telephone.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (410)668-4400

or

write to: Rosedale Federal Savings & Loan Association
Retail Operations
9616 Belair Road
Baltimore, Maryland 21236

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company you are going to pay ten days prior to the payment date of the amount to be deducted. 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.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information, we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN has been lost or stolen,

call us at: 1.888.297.3416 (24 hours/7 days a week)

or

write to: Rosedale Federal Savings & Loan Association
Retail Operations
9616 Belair Rd
Baltimore, MD 21236

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your Debit Card or PIN 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 applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN, you can lose no more than fifty dollars (\$50) if someone used your Debit Card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN and we can prove we could have stopped someone from

using your Debit Card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500). Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account (including your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING ROSEDALE FEDERAL DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero-liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (410)668-4400

or

write to: Rosedale Federal Savings & Loan Association
9616 Belair Rd
Baltimore, MD 21236

or

Use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Rosedale Federal Savings & Loan Association no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. 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 as provided by law. 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 result in your exceeding the credit limit on your line of credit if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.

- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS. We reserve the right to impose a fee and to change fees upon notice to you.

DISCLOSURE OF ACCOUNT INFORMATION. We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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 your permission in a record or writing.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Be aware of your surroundings when using an ATM, particularly during the hours of darkness.
- Have your Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- Be accompanied by another person when using an ATM during the hours of darkness or if using an ATM in an isolated area. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- Use another ATM or return at a later time if anything suspicious is noticed.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.
- Immediately report all crimes to the operator of the ATM and to local law enforcement officials.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Rosedale Federal Savings & Loan Association.

FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in a transaction account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of the deposit. Our complete policy is summarized below. For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to Rosedale Federal Savings & Loan Association.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business 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 the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from deposits of:

- electronic direct deposits
- cash*
- wire transfers
- checks drawn on us

will also be available on the day of deposit.

Next Day Availability. Funds from deposits of:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**

will be available on the first Business Day after the day of your deposit.

Other Check Deposits. Funds from all other check deposits will be available on the first Business Day after the day of your deposit.

* **Cash Deposits.** Funds from cash deposits (whether or not they are made in person to an employee of Rosedale Federal Savings & Loan Association) are made available on the same Business Day that we receive your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's Checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

LONGER DELAYS MAY APPLY. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the 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 seventh (7) Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, 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.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, 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.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 3:30 p.m. Eastern Daylight Time on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 3:30 p.m. Eastern Daylight Time or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

ADDITIONAL ATM INFORMATION. We only allow deposits to be made at ATMs that we own or operate. Rosedale Federal Savings & Loan Association owns and operates the ATMs at all of its branch locations.

IMPORTANT NOTICES AND DISCLOSURES – LOAN PRODUCTS

NOTICE OF SERVICING TRANSFER

Pursuant to Section 12 CFR 1024.33(b)

The servicing of your mortgage loan is being transferred, effective August 29, 2022. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Chesapeake Bank of Maryland is now collecting your payments. Chesapeake Bank of Maryland will stop accepting payments received from you after August 28, 2022.

Rosedale Federal Savings & Loan Association ("Rosedale Federal") will collect your payments going forward. Your new servicer, Rosedale Federal, will start accepting payments received from you on August 29, 2022.

Send all payments due on or after August 29, 2022, to Rosedale Federal at this address:

**Rosedale Federal Savings & Loan Association
Attention: Loan Servicing
9616 Belair Road
Baltimore, MD 21236**

If you have any questions for either your present servicer, Chesapeake Bank of Maryland or your new servicer Rosedale Federal, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Chesapeake Bank of Maryland
410.497.3042
2001 East Joppa Road
Baltimore, MD 21234

New Servicer:

Rosedale Federal Savings & Loan Association
Loan Servicing
410.668.4400
9616 Belair Road
Baltimore, MD 21236

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Susan Dembeck

Assistant Vice President, Loan Servicing
Rosedale Federal Savings & Loan Association

July 15, 2022

Date

NOTICES OF ERROR AND REQUESTS FOR INFORMATION

Pursuant to Section 12 CFR 1024.35 and Section 12 CFR 1024.36

Notices of Error(s) and Requests for Information regarding Rosedale Federal mortgage loans must be sent to:

**Rosedale Federal Savings & Loan Association
Attn: Loan Servicing 9616 Belair Road Baltimore, MD 21236**

The Notice of Error or the Request for Information must include the following: Full Name of the borrower(s), Last four (4) digits of the mortgage loan account number, the servicing-related error being asserted or the specific information the borrower is requesting. For written requests for specific information submitted as required, the Bank will acknowledge receipt of your letter within five business days and handle the requests within 30 days of receipt. For written Notice of Errors submitted as required, the Bank will acknowledge receipt of your letter within five business days and determine whether an error occurred within 30 days after receiving your Notice of Error and will correct any error promptly (Notices of Error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days, but we will notify you of the extension within the original 30 days. 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.

FAIR CREDIT REPORTING ACT (FCRA) NEGATIVE REPORTING

Pursuant to 15 U.S.C. 1681s-2 Section 623(a)(b)

We periodically provide information about your account to credit bureaus. Late payments, missed payments, insolvency or other defaults on your account may be reflected in your credit report.

HUD COUNSELING INFORMATION

Pursuant to 12 U.S.C. Section 1701x(c)(5)

Homeownership Counseling is available by nonprofit organizations in your area approved by the U.S. Department of Housing and Urban Development (HUD). Call 1.800.569.4287 to obtain a list of these organizations.

FCRA DIRECT DISPUTE NOTICE

Pursuant to 15 U.S.C. 1681i Section 623(a)(8)

If you have a dispute regarding information we have reported to a Credit Reporting Agency, it must be submitted in writing to us at the following address:

**Rosedale Federal Savings & Loan Association
Attn: Loan Servicing 9616 Belair Road Baltimore, MD 21236**

The notice must contain the following: loan account number, your name, address, telephone number, the specific information that you are disputing, an explanation of the basis for the dispute, and any supporting documentation you may have.

INTEREST ON ESCROW ACCOUNTS

Pursuant to Section 12 CFR 34.4 and MD Code Ann., Commercial Law §12-109 and §12-1026

Pursuant to Office of the Comptroller (OCC) regulations, Rosedale Federal may rely on Federal Law preemption regarding state law limitations concerning interest on escrow accounts established in connection with first mortgage loans as required by Maryland Law.

FACTS		WHAT DOES ROSEDALE FEDERAL SAVINGS & LOAN ASSOCIATION 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?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">■ Social Security Number and Income■ Account Balances and Payment History■ Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 Rosedale Federal Savings & Loan Association chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Rosedale Federal 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	NO
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
Questions?	Call 410-668-4400 or go to www.rosedalefederal.com		

Who we are

Who is providing this notice?	This notice is being provided by Rosedale Federal Savings & Loan Association.
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What we do

How does Rosedale Federal Savings & Loan 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.
How does Rosedale Federal Savings & Loan collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Rosedale Federal Savings & Loan Association has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Rosedale Federal Savings & Loan Association does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit card companies.</i>

RATE INFORMATION. Your interest rate will not change and will be paid until the maturity date of your certificate. To obtain the current rate(s) and annual percentage yield information, please call 410.668.4400.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account daily. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make withdrawals from your account until the maturity date. Deposits will not change the maturity date of the certificate.

INDIVIDUAL RETIREMENT ACCOUNT. Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

MATURITY DATE. Your account will mature based on the account opening date and term of the certificate.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 90 days interest on the amount withdrawn. Penalties are calculated on the principal amount withdrawn using simple interest and assessed whether earned or not. A minimum penalty of seven (7) days' interest will be charged on any amount withdrawn within six (6) days after the account is opened or after a previous withdrawal. The remaining balance of an account will no longer earn interest if a withdrawal reduces the account balance below the required minimum balance disclosed. Our penalty will not be imposed for a withdrawal of principal under the following circumstances: 1) death of any accountholder; 2) adjudication of incompetence of any accountholder; 3) on qualified withdrawals from tax-favored plans, such as IRA's where the participant is 59 ½ years of age and Coverdell ESA's for qualified education expenses. (There may be tax and IRS penalties; refer to Internal Revenue Code.)

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

RATE INFORMATION. Your interest rate will not change and will be paid until the maturity date of your certificate. To obtain the current rate(s) and annual percentage yield information, please call 410.668.4400.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account daily. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$500.00 to open this account. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature based on the account opening date and term of the certificate.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if you withdraw or all of the deposited funds before the maturity date. The fee imposed will equal 180 days interest. Penalties are calculated on the principal amount withdrawn using simple interest and assessed whether earned or not. A minimum penalty of seven (7) days' interest will be charged on any amount withdrawn within six (6) days after the account is opened or after a previous withdrawal. The remaining balance of an account will no longer earn interest if a withdrawal reduces the account balance below the required minimum balance disclosed. Our penalty will not be imposed for a withdrawal of principal due to the death or adjudication of incompetence of any account holder.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

RATE INFORMATION. Your interest rate will not change and will be paid until the maturity date of your certificate. To obtain the current rate(s) and annual percentage yield information, please call 410.668.4400.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make withdrawals from your account until the maturity date. Deposits will not change the maturity date of the certificate.

INDIVIDUAL RETIREMENT ACCOUNT. Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

MATURITY DATE. Your account will mature based on the account opening date and term of the certificate.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 180 days of interest. Penalties are calculated on the principal amount withdrawn using simple interest and assessed whether earned or not. A minimum penalty of seven (7) days' interest will be charged on any amount withdrawn within six (6) days after the account is opened or after a previous withdrawal. The remaining balance of an account will no longer earn interest if a withdrawal reduces the account balance below the required minimum balance disclosed. Our penalty will not be imposed for a withdrawal of principal under the following circumstances: 1) death of any accountholder; 2) adjudication of incompetence of any accountholder; 3) on qualified withdrawals from tax-favored plans, such as IRAs where the participant is 59 ½ years of age and Coverdell ESAs for qualified education expenses. (There may be tax and IRS penalties; refer to Internal Revenue Code.)

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

RATE INFORMATION. Your interest rate will not change and will be paid until maturity. To obtain the current rate(s) and annual percentage yield information, please call 410.668.4400.

Additional Rate Information. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account annually. If you close your account before interest is credited, you will receive the accrued interest. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1.00 to open this account. You must maintain a minimum daily balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. After the account is opened, you may make deposits into your account until the maturity date. Partial withdrawals are not permitted on this account. You may close this account in full prior to maturity without penalty.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Effect of Closing an Account. If you close your account within 180 days of opening, you will be charged a \$25.00 fee.

Maturity. Based on your selection at account opening, the principal balance plus accrued interest will either be automatically transferred to a designated Target Account (See Christmas Club Transfer Agreement for important Terms and Conditions) or you will receive a check via U.S. Postal Service at your current address on record. Actual disbursement processing dates in October may vary. Your account will not automatically renew but remain open at a zero (0) balance until December 31st, to allow the account to be re-activated.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

TRANSACTION LIMITATIONS. Excess Item Fee ("Item Fee in Service Charge" on statement): No fee for first 150 transactions, then \$.30 per item. All debit, credit, foreign, local, and On-Us items are considered transactions for the Excess Item Fee calculation. Excess Item Fee will post at the end of the statement cycle.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Non-Proprietary ATMs. When you use an ATM not owned by us, you may be charged a fee by the ATM Operator, or any network used (including balance inquiries even if you do not complete a funds transfer). We will reimburse such fees for up to four (4) transactions per month or statement cycle.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$25.00 to open this account.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Non-Proprietary ATMs. When you use an ATM not owned by us, you may be charged a fee by the ATM Operator, or any network used (including balance inquiries even if you do not complete a funds transfer). We will reimburse such fees for up to four (4) transactions per month or statement cycle.

BONUSES:

Mortgage Relationship Bonus. You will be paid up to \$400.00 when you complete the following requirements. To qualify for the Mortgage Relationship Bonus, you must have opened a new Consumer Residential Mortgage Loan and, within six (6) months after closing/settlement, opened or have an existing Everyday Checking, Everyday Interest Checking, or Everyday Checkless Banking (collectively, "Everyday Transaction") account with ongoing automatic Direct Debit Mortgage Payments (See Direct Debit Payment Agreement). Eligible customers must have completed three (3) successful and consecutive automatic Direct Debit Mortgage payments from their Everyday Checking account within six (6) months after closing/settlement of their Residential Mortgage Loan. Eligible customers will receive a Mortgage Relationship Bonus equal to the lesser of the cost of their property appraisal or \$400. The Mortgage Relationship Bonus will be credited to your Everyday Checking account within 30 days of completing all bonus and account requirements. The Mortgage Relationship Bonus is reportable for tax purposes. Limit one Mortgage Relationship Bonus per eligible household. In the event that we determine, at our sole discretion, that you do not meet the eligibility criteria, we will not be obligated to credit your account with the bonus. Offer expires six (6) months after your Consumer Residential Mortgage settlement date and may be extended, modified, or discontinued at any time without notice by Rosedale Federal.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

RATE INFORMATION. Your account has a tiered interest rate. The interest rate at each tier will be paid on the entire balance in your account. Your interest rate and annual percentage yield may change. To obtain the current rate(s) and annual percentage yield information, please call 410.668.4400.

Tier	Daily Balance Range
1	Below \$100.00
2	Equal to or greater than \$100.00 but less than \$2,500.00
3	Equal to or greater than \$2,500.00 but less than \$10,000.00
4	Equal to or greater than \$10,000.00

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$250.00 to open this account. A Minimum Balance Fee ("Balance Fee in Service Charge" on statement) of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$250.00. You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Non-Proprietary ATMs. When you use an ATM not owned by us, you may be charged a fee by the ATM Operator, or any network used (including balance inquiries even if you do not complete a funds transfer). We will reimburse such fees for up to four (4) transactions per month or statement cycle.

Mortgage Relationship Bonus. You will be paid up to \$400.00 when you complete the following requirements. To qualify for the Mortgage Relationship Bonus, you must have opened a new Consumer Residential Mortgage Loan and, within six (6) months after closing/settlement, opened or have an existing Everyday Checking, Everyday Interest Checking, or Everyday Checkless Banking (collectively, "Everyday Transaction") account with ongoing automatic Direct Debit Mortgage Payments (See Direct Debit Payment Agreement). Eligible customers must have completed three (3) successful and consecutive automatic Direct Debit Mortgage payments from their Everyday Checking account within six (6) months after closing/settlement of their Residential Mortgage Loan. Eligible customers will receive a Mortgage Relationship Bonus equal to the lesser of the cost of their property appraisal or \$400. The Mortgage Relationship Bonus will be credited to your Everyday Checking account within 30 days of completing all bonus and account requirements. The Mortgage Relationship Bonus is reportable for tax purposes. Limit one Mortgage Relationship Bonus per eligible household. In the event that we determine, at our sole discretion, that you do not meet the eligibility criteria, we will not be obligated to credit your account with the bonus. Offer expires six (6) months after your Consumer Residential Mortgage settlement date and may be extended, modified, or discontinued at any time without notice by Rosedale Federal.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

RATE INFORMATION. Your interest rate and annual percentage yield may change. To obtain the current rate(s) and annual percentage yield information, please call 410.668.4400.

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

Frequency of Rate Changes. We may change the interest rate on your account every month.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$10.00 to open this account. You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. Transfers, or combinations of transfers, from this account to another account of the depositor or to third parties by: preauthorized, automatic, or telephone transfer; check; draft; debit card; or similar order are limited to six (6) per statement cycle. This does not include deposits, ATM transactions, and/or cash withdrawals made by mail or in person. Transfers in excess of six (6) per statement cycle are subject to fees (See Fee Schedule) and will result in closure. We may elect to suspend these limitations in our discretion and to the extent permitted by applicable law (e.g., state of emergency, service disruption, etc.). You will receive notification at least 30 days in advance of reinstatement of these limitations or as required by applicable law. We reserve the right to require a seven (7) day notice prior to withdrawal from this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Non-Proprietary ATMs. When you use an ATM not owned by us, you may be charged a fee by the ATM Operator, or any network used (including balance inquiries even if you do not complete a funds transfer). We will reimburse such fees up to four (4) transactions per month or statement cycle.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

RATE INFORMATION. Your account has a tiered interest rate. The interest rate at each tier will be paid on the entire balance in your account. Your interest rate and annual percentage yield may change. To obtain the current rate(s) and annual percentage yield information, please call 410.668.4400.

Tier	Daily Balance Range
1	Below \$100.00
2	Equal to or greater than \$100.00 but less than \$2,500.00
3	Equal to or greater than \$2,500.00 but less than \$10,000.00
4	Equal to or greater than \$10,000.00 but less than \$25,000.00
5	Equal to or greater than \$25,000.00

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

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A Minimum Balance Fee ("Balance Fee in Service Charge" on statement) of \$20.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00. You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. Transfers, or combinations of transfers, from this account to another account of the depositor or to third parties by: preauthorized, automatic, or telephone transfer; check; draft; debit card; or similar order are limited to six (6) per statement cycle. This does not include deposits, ATM transactions, and/or cash withdrawals made by mail or in person. Transfers in excess of six (6) per statement cycle are subject to fees (See Fee Schedule) and will result in closure. We may elect to suspend these limitations in our discretion and to the extent permitted by applicable law (e.g., state of emergency, service disruption, etc.). You will receive notification at least 30 days in advance of reinstatement of these limitations or as required by applicable law. We reserve the right to require a seven (7) day notice prior to withdrawal from this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

Non-Proprietary ATMs. When you use an ATM not owned by us, you may be charged a fee by the ATM Operator or any network used (including balance inquiries even if you do not complete a funds transfer). We will reimburse such fees for up to four (4) transactions per month or statement cycle.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

DEPOSIT ACCOUNT AGREEMENT

Effective August 29, 2022



Your high .
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Your bank.

DEFINITIONS. Throughout this Agreement, these terms have the following meaning:

- "You," "your," and "account owner" refer to the Customer whether or not there are one or more Customers named on the account.
- "We," "our," and "us" refer to the Association, Rosedale Federal Savings & Loan Association.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT. You understand that the following Account Agreement ("Agreement") governs your "Checking", "Savings", "Money Market", "Time Deposit (Certificate)", "Individual Retirement Account", and "Safe Deposit Box", collectively "Deposit Account" with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include a schedule of fees and charges applicable to the account, the interest rate(s) and applicable Annual Percentage Yield (as applicable), compounding and crediting of interest (as applicable), minimum balance requirements, and other pertinent information related to the account. The information found in the account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

YOUR CHOICE OF ACCOUNT. You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

INDIVIDUAL ACCOUNT. As applicable, the named party in an individual account owns the account and may withdraw all or some of the account. On the death of a party, ownership passes as part of the party's estate.

JOINT WITH RIGHT OF SURVIVORSHIP ACCOUNT. As applicable, the joint tenants (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship and not as tenants in common. This is a form of a multiple-party account. **Unless contrary direction is given in this account agreement, upon the death of a party, the funds in a multiple-party account shall belong to the surviving party or parties.** If there is more than one surviving joint tenant (party), then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

PAYABLE ON DEATH ACCOUNT. As applicable, a Payable On Death account permits the account owner(s) to transfer the account to named beneficiaries. You may designate primary and contingent beneficiaries. Named beneficiaries are assumed to be primary unless indicated as contingent. This is a form of a multiple-party account. **Unless contrary direction is given in this account agreement, upon the death of a party, the funds in a multiple-party account shall belong to the surviving party or parties.** If two or more account owners create a Payable On Death account, then between the account owners, the account is treated as a joint account with right of survivorship. The account owner(s) may withdraw all or part of the funds at any time. The account owner(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. A beneficiary can only acquire withdrawal rights by surviving all of the account owners. If more than one named beneficiary survives all of the account owners, then the beneficiaries will be entitled to equal shares of the funds without right of survivorship, unless otherwise indicated. If no beneficiary survives all of the account owners, then the account shall be treated as an individual account (if there is one surviving account owner) or as a joint account with right of survivorship (if there is more than one surviving account owner). In that case, the account will be in the name(s) of the surviving account owner(s), rather than a Payable On Death Account.

TRADITIONAL INDIVIDUAL RETIREMENT ACCOUNT INVESTMENTS. As applicable, your account has been opened as an investment vehicle under a Traditional Individual Retirement Account ("Traditional IRA"). The provisions of the Traditional IRA Plan Agreement should be read in conjunction with this Agreement. If any provision of this Agreement and the Traditional IRA Plan Agreement conflict, the Traditional IRA Plan Agreement language will control.

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TRANSFERS AND ASSIGNMENTS. We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

MULTIPLE ACCOUNT OWNERS. If there is more than one account owner for your account, all deposits are the property of the person(s) indicated on the account. We may release all or any part of the amount in the account to honor checks, withdrawals, orders or requests from any person named on this account. However, the number of signatures on the Account Information form must be met. Any person named on the account is liable for an amount equal to the overdrawn balance plus any overdraft fee regardless of whether he or she signed the item or benefited from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may also freeze the account upon receipt of notice of the death or incapacity of an account owner until we have received all necessary documentation to establish to whom payment should be made. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

POWER OF ATTORNEY. If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

REGULATION D - TRANSACTION LIMITATIONS. Federal regulation allows us to restrict the number of transfers or withdrawals you can make on a savings or money market account or to suspend enforcement of the restriction and allow you to make an unlimited number of transfers or withdrawals from these accounts. If we enforce the restriction, you understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures, and we may close your account, take away your ability to transfer funds, or convert the account to a checking or other transaction account if the restriction is violated. Further, certain transfers or withdrawal will count toward the transaction limit:

TRANSFERS OR WITHDRAWALS SUBJECT TO TRANSACTION LIMITATIONS. This transaction limitation includes transfers or withdrawals made to a third party if made by: phone, fax, computer, check, debit card, ACH, bill payments, or automatic transfers. The transaction limitation also includes transfers or withdrawals made to another account that you have with us if made by: phone; fax; computer; debit card; ACH; bill payments; or automatic transfers, including transfers for overdraft protection purposes.

TRANSFERS OR WITHDRAWALS NOT SUBJECT TO TRANSACTION LIMITATIONS. There is **no limit** on the number of transfers or withdrawals between the accounts you have with us if made by: mail, messenger, ATM, in person, or to repay a loan that you have with us.

However, if we suspend enforcement of the restriction on the number of transfers or withdrawals on your savings or money market account, there is no transaction limitation on transfers or withdrawals on these accounts. We may also suspend enforcement of the restriction on a temporary basis, such as for six months, and then resume enforcement after the temporary suspension.

DEPOSITS. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item and adjust any interest earned as applicable. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

COLLECTION OF DEPOSITED ITEMS. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

STATEMENTS. If your account is a statement account, we will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as

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alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

ACH AND WIRE TRANSFERS. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state of Maryland. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("NACHA") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

PROVISIONAL PAYMENT. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

INTERNATIONAL ACH TRANSACTIONS. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

NOTICE OF RECEIPT. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

CHOICE OF LAW. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

YOUR RESPONSIBILITY FOR BACK OF CHECK. All negotiable paper ("checks") presented for deposit must be in a format that can be processed, and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1–½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met, and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

STOP PAYMENTS.

STOP PAYMENT ON CHECKS. You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the

check. We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

STOP PAYMENT ON ACH DEBITS. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), *NACHA Operating Rules*, and any applicable state law.

You will be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

DEATH OR INCOMPETENCY. Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

NON-SUFFICIENT FUNDS AND OVERDRAFTS - AVAILABLE BALANCE.

HOW WE DECIDE TO PAY AN ITEM OR DEBIT. We use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction. The available balance reflects deposits and transactions that have been posted to your account, such as checks you have written, and transactions that have been authorized but not yet posted to your account, including deposit holds and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

HOW WE ASSESS FEES. If there are insufficient funds to pay a debit transaction or item based on your available balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

RETURN ITEM FOR NON-SUFFICIENT FUNDS. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to NACHA Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

OVERDRAFTS. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization even though your gas was only \$50. The authorization hold reduces your available account balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

PROCESSING ORDER. We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that

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they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

SIGNATURES. Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts or other orders for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks and other items, are processed automatically (i.e., without individual review of each item). Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items (i.e., without individual review of each check, or item). You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

PAYMENT OF INTEREST. As applicable, interest will be calculated and paid in accordance with the Disclosures provided to you at the time you opened the account.

FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account, as applicable, if the person cashing the check is not a customer of the Association.

WITHDRAWAL NOTICE REQUIREMENTS. We have the right to require seven days prior written notice from you of your intent to withdraw any funds from your Savings or Money Market account.

SET-OFFS AND SECURITY INTEREST. If you ever owe us money as a borrower, guarantor or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

CLAIMS. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

DORMANT/INACTIVE ACCOUNTS. You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures and cease any interest payments, as applicable, to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

ATTORNEYS' FEES AND EXPENSES. You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

LEGAL PROCESS AGAINST ACCOUNT. You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any

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Your bank.

garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

CLOSING ACCOUNT. We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

OUR WAIVER OF RIGHTS. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

YOUR WAIVER OF NOTICE. By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

NOTICE. You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

TELEPHONE AND ELECTRONIC COMMUNICATION. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us.

ONLINE OR MOBILE SERVICES. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

AMENDMENTS AND ALTERATIONS. You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

EFFECTIVE APPLICABLE LAWS AND REGULATIONS. You understand that this Agreement is governed by the laws of Maryland, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

In addition to the General Rules, your Checking or Money Market account is subject to the following:

RESTRICTIVE LEGENDS. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Association. Examples of restrictive legends are "two signatures required", "must be presented within 90 days", or "not valid for more than \$1,000.00."

STALE OR POSTDATED CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

PRAUTHORIZED CHECKS OR DRAFTS. You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

VERIFYING FUNDS AVAILABILITY FOR CHECK. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

DEPOSIT ACCOUNT AGREEMENT

Effective August 29, 2022



Your neighborhood.
Your institution.
Your bank.

CHECK SAFEKEEPING. If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us for a minimum of 30 days and will be destroyed thereafter. If you elect not to receive canceled checks on a regular basis, we shall, upon your request, return any check or check facsimile that you require for tax audits or litigation at no cost to you. In all other instances, at your request, we shall provide a minimum of two checks or check facsimiles per month at no cost to you. Please refer to the Fee Schedule or Disclosures for additional charges that you may be responsible for. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

SUBSTITUTE CHECKS. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

REMOTE DEPOSIT CAPTURE. Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only" or "for mobile deposit at Rosedale Federal Savings & Loan Association only."

REMOTELY CREATED CHECKS. A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payer. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer's express, verifiable authorization for any such check.

WITHDRAWALS. Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

EVERYDAY CHECKLESS BANKING ACCOUNT. The following terms apply if you have an Everyday Checkless Banking Account. Your Everyday Checkless Banking Account is a transaction account that does not permit you to withdraw funds using checks. This means that any checks presented (written by you or remotely created by a 3rd party) will be return unpaid, even if you have sufficient funds in your account. All non-branch withdrawals must be processed using your Rosedale Federal's Debit Card, Online Banking, or Mobile Banking app, or by other types of electronic transfers (e.g., ACH). You agree that terms in this Agreement that relate to the use of and/or processing of checks issued by you to withdraw funds from an account do not apply to your Everyday Checkless Banking Account. In addition, you agree that terms in this Agreement that relate to or require the physical mailing of your account statements may not apply to your Everyday Checkless Banking Account if you have enrolled and consented to the receipt of electronic statements. You further agree that a paper statement fee (see Truth in Savings Disclosure) will be assessed each statement cycle unless enrolled in electronic statements. We will not charge you overdraft fees, account closure fees, dormant/inactive account fees, or any service charges for processing withdrawals that you make with your debit card (ATM Operator surcharge fees may apply). Customers must meet certain creditworthiness qualifications as determined by Rosedale Federal and generally may open other Rosedale Federal checking account products after maintaining an Everyday Checkless Banking account in good standing for at least one year.

In addition to the General Rules, your Time Deposit account ("Certificate") is subject to the following:

ACCOUNT TERMS. The Certificate bears interest at the rate and basis as set forth on the Certificate. The terms of the Certificate, such as the interest rate(s), annual percentage yield ("APY"), length of term period, renewability, and date of maturity are specified on the Certificate and in the Disclosures provided to you at the time of account opening. Interest will not be compounded unless noted in the Certificate and the Disclosures and will be paid to you at the frequency and in the method noted. If interest compounds during the term of the Certificate and may be withdrawn prior to maturity, the withdrawal of interest prior to maturity will affect the APY.

WITHDRAWAL PRIOR TO MATURITY. You have contracted to keep the account funds on deposit from the issue date until the maturity date. We may accept a request by you for withdrawal of some or all of the account funds prior to the maturity date at our discretion or as otherwise described in the Disclosures.

ADDITIONAL DEPOSITS DURING THE TERM. No additional deposits will be allowed to this account during its term unless otherwise described in the Disclosures.

DEPOSIT ACCOUNT AGREEMENT

Effective August 29, 2022



Your neighbor.
Your institution.
Your bank.

EARLY WITHDRAWAL PENALTY. Unless provided otherwise in the Disclosures we will assess an early withdrawal penalty on any withdrawal, either partial or in whole, that we allow you to make from your account prior to the account's maturity date. The method for determining that penalty is described in the Disclosures.

RENEWAL. Automatic Renewal Certificates will renew automatically on the stated maturity date of its term. Such renewal will be for a time period equal or similar to the original term and subject to these terms and conditions. Interest for that renewal term will be paid at the interest rate then in effect at this financial institution for similar accounts. If you close the Certificate within the grace period following the maturity date, we will not charge an early withdrawal penalty for that withdrawal. When applicable to your Certificate, the grace period following the maturity date is described in the Disclosures.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BANKING SERVICES AND FEES

Effective August 29, 2022

ACTIVITY STATEMENT (a.k.a. "history")	\$5.00	OVERDRAFTED ACCOUNT ^{4,6}	
ATM/DEBIT CARD		ACH, check, draft, electronic presentment	\$35.00
All ATM and POS transactions	FREE	OVERDRAFT PROTECTION (enrollment required)	
ATM surcharge	rebated monthly up to 4	Sweep transfer from deposit account	\$5.00
Replacement ATM/Debit Card	\$10.00	PERSONALIZED CHECKS ⁶	price based on style
Expedited Delivery ATM/Debit Card	\$20.00	RESEARCH (1/2 hour minimum)	
CASHIER'S CHECK (account holders only)		15-minute increments	\$6.25
Payable to an account holder	FREE	REGULATED PLANS (IRA and Coverdell ESA)	
Payable to third parties	\$5.00	Annual Plan Administration	FREE
Replacement (2 weeks to 90-day waiting period)	\$10.00	Trustee Transfer	FREE
DEPOSIT ADJUSTMENT	\$10.00	RETURNS	
DORMANT ACCOUNT ^{1,6}	up to \$20.00	Returned deposited/cashed item (drawn by a 3 rd party)	\$10.00
DUPLICATE FORMS AND DOCUMENTS		Returned deposited/cashed item (drawn by account holder)	\$35.00
Check image in excess of 24 per year	\$2.00	Returned international collection item	up to \$50.00
Statement, tax form, plan, or other documents	\$5.00	Returned mail (per item)	\$3.00
EARLY CLOSEOUT ^{2,6}	\$25.00	Returned Safe Deposit Box rental	\$35.00
EXCESS TRANSACTION ³ (Savings & Money Market)	\$25.00	SAFE DEPOSIT BOXES ⁵	
INTERNATIONAL ITEM NEGOTIATION	price varies, contact branch	Drilling	at cost
Note: Please allow up to three weeks for provisional credit		Lost/duplicate key	\$30.00
LEGAL PROCESS		Rental	price based on box size
Account subject to legal proceeding	\$100.00	SAVINGS BOND REDEMPTION	
IRS audit confirmation – certified notice	\$10.00	US Series E, I, or EE	FREE
Tax levy	\$100.00	STATEMENT RECONCILIATION (1 hour minimum)	per hour \$25.00
Writ of Execution/Garnishment/Attachment	\$150.00	STOP PAYMENT	
NIGHT DEPOSITORY SERVICES		ACH, electronic presentment revocation	FREE
Lock bag purchase fee	at cost	Check ⁶ , draft	\$35.00
Night repository access key	\$10.00	Lost/stolen, unsigned/blank checks	FREE
NON-CUSTOMER ON-US CHECK CASHING ⁶	\$10.00	One-time ACH, electronic presentment	\$35.00
NON-SUFFICIENT FUNDS ⁶		Online Banking Bill Payment	FREE
ACH, check, draft, electronic presentment	\$35.00	TELEPHONE TRANSFER	\$10.00
NOTARY SERVICE		UNCOLLECTED FUNDS ⁶	
Account holder	FREE	ACH, check, draft, electronic presentment	\$35.00
Non-customer	per original notarial act \$10.00	VERIFICATION (Deposit or Mortgage)	FREE
ONLINE/MOBILE BANKING AND BILL PAYMENT		WIRE TRANSFER (account holders only)	
Financial Management/Budgeting Tool	FREE	Incoming	FREE
Gift Check ⁶	\$2.99	Outgoing domestic	\$30.00

¹ As determined by Maryland law.

² If new savings, checking, or money market account is closed within 180 days.

³ Applies to transactions in excess of monthly account limitations. Refer to Truth in Savings Disclosure.

⁴ Overdraft fee will be charged per item for covering overdrafts created by check or draft, in person withdrawal, ATM withdrawal, or other electronic means.

⁵ Safe Deposit Boxes are not FDIC insured. Rental prices subject to change, contact branch for pricing.

⁶ Service or Fee is not applicable to Everyday Checkless Banking Account

Rosedale Federal reserves the right to limit quantities.

Visit us at rosedalefederal.com or call 410.668.4400

SAVINGS & LOAN ASSOCIATION

Your neighbor.
Your friend.
Your bank.

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