



TRUTH IN SAVINGS DISCLOSURE

Below is the account you have opened or inquired about. Further details about those accounts are inside the ***"Understanding Your Deposit Account"*** brochure, HarborOne Personal Account Fee Schedule, and Privacy Notice.

Please refer to a Rate Sheet for the current interest rate and APY for your account type

ADVANTAGE GOLD CHECKING ACCOUNT

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

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

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

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

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

Minimum balance to open the account - You must deposit \$10.00 to open this account.

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

Minimum balance to avoid imposition of fees - You must maintain a minimum average daily balance or a combined* minimum average daily balance of \$15,000.00 to avoid a monthly maintenance service charge of \$20.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

* Combined balances includes Checking accounts, Savings accounts, Money Market accounts and CDs.

CHECKIT CHECKING ACCOUNT

Eligibility Requirements: You must meet the eligibility requirements in order to open and maintain this account.

- You must be 15-21 years old, and, if less than 18 years old at the time of account opening, you must have your Parent or Guardian as a Joint Owner on your account.
- You must provide a current and valid Student ID card.
- At the 22nd birthday of the Student your account converts to a FreePlus Checking.

Minimum balance to open the account: You must deposit \$10.00 to open this account.

FREEPLUS CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$10.00 to open this account.

I CHECKING ACCOUNT

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

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

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

Compounding and crediting - Interest will be compounded every month. Interest will be credited to your account every month. Alternately, you may choose to have interest paid to you or to another account every month rather than credited to this account.

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

Minimum balance to open the account - You must deposit \$10.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees - You must maintain a minimum average daily balance of \$200.00 to avoid a monthly maintenance service charge of \$2.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Eligibility requirements:

You must meet the Eligibility Requirements each Qualification Cycle. Qualification Cycle means the period beginning the first day of the prior calendar month up to and including the last day of the prior calendar month.

- Receive your account statement electronically AND
 - At least one direct deposit must post to your account
- OR
- At least ten (10) debit card point of sale transactions must post and clear to your account.

If the Eligibility Requirements are not met for the Qualification Cycle, your account will be subject to our "Non-HarborOne ATM fee," if applicable, for that qualification cycle. This account is available only for individuals; not for business or commercial purposes.

REMARKABLE SAVINGS

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

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

Determination of rate - At our discretion, we may change the interest rate on your account, except for rates that are subject to an advertised rate guarantee. In that case the interest rate will not be changed during the guaranteed period.

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

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

Minimum balance to open the account - You must deposit \$5,000.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees - You must maintain a minimum average daily balance of \$5,000.00 to avoid a monthly maintenance service charge of \$2.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

STATEMENT SAVINGS ACCOUNTS

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

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

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

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

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

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

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees - You must maintain a minimum average daily balance of \$200.00 or combined* average daily balances of \$2,000.00 to avoid a monthly maintenance service charge of \$2.00**. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

* Combined balances includes Checking accounts, Savings accounts, Money Market accounts and CDs.

**Fee is waived if account owner is 18 years old or younger or 65 years old or older.

I MONEY MARKET ACCOUNT

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

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

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

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

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

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

Minimum balance to avoid imposition of fees - You must maintain a minimum average daily balance of \$200.00 to avoid a monthly maintenance service charge of \$2.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is paid, you will receive the accrued interest up to closing date.

Minimum balance required to open this account - You must deposit \$1,000.00 for a Regular CD and \$500.00 for an IRA CD.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term of crediting after it is credited to your account.

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

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

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA with a Required Minimum Distribution or other tax-deferred savings plan.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity. Each renewal term, other than interest

rate, will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new CD accounts on the maturity date which have the same term, minimum balance, (if any) and other features as the original CD account. If a comparable term is not offered, the CD will be converted to a term of 12-months, at the interest rate and APY in effect for CDs on renewal date not subject to a special rate.

Grace Period – You will have ten (10) calendar days after maturity to withdraw the funds without a penalty.

Certificate of Deposit Term _____

SAVINGS BUILDER CERTIFICATE OF DEPOSIT

Rate Information - You will be paid the disclosed rate until first maturity

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is paid, you will receive the accrued interest up to closing date.

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

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Features/Transaction limitations: You may make unlimited deposits into your account. There are no limitations on the frequency or timing of additional deposits.

Additional deposits can only be made via:

- In Branch
- Preauthorized transfers
- Online Banking Transfer
- Mobile Deposit

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term of crediting after it is credited to your account.

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

- The penalty we may impose will equal nine months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity. Each renewal term, other than interest rate, will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new CD accounts on the maturity date which have the same term, minimum balance, (if any) and other features as the original CD account. If a comparable term is not offered, the CD will be converted to a term of 12-months, at the interest rate and APY in effect for CDs on renewal date not subject to a special rate.

Grace Period – You will have ten (10) calendar days after maturity to withdraw the funds without a penalty.

Certificate of Deposit Term is 24 months