

Fees and Service Charges

1.	Cashier's Check.....	\$3.00 per check
2.	Money Orders.....	\$2.00 per check
3.	Certified Checks.....	\$10.00 per check
4.	Overdraft Charge.....	\$35.00 per item
5.	Return Item Charge.....	\$35.00 per item
6.	Continuous OD Charge (after 2nd Day.....	\$5.00 per day
7.	Returned Deposit Items.....	\$15.00 per item
8.	Wire Transfer/Outgoing.....	\$25.00 per wire
9.	Wire Transfer/Incoming.....	\$15.00 per wire
10.	Collections/Foreign Checks.....	\$25.00 per check
11.	Stop Payment—Bank Item.....	\$30.00 per item
12.	Stop Payment—Customer's Item.....	\$30.00 per item
13.	Research/Statement Copy.....	\$10.00/Hour (Min)
14.	Protest Fee.....	\$25.00 per item
15.	Counter Checks.....	\$0.25 per check
16.	Safe Deposit Boxes	\$15.00 (2x5x21")
17.		\$18.00 (3x5x21")
18.		\$21.00 (4x5x21")
19.		\$32.00 (3x10x21")
20.	Dormant service charge (6 months).....	\$10.00
21.	Deluxe Checks.....	prices vary
22.	Legal Processing Fee.....	\$50.00
23.	Abandoned Property Fee.....	\$10.00
24.	Return Mail.....	\$5.00 per item
25.	Phone Transfers.....	\$2.00 per transfer
26.	OD Protection Transfer.....	\$10.00 per transfer
	Paper Statement Fee (eff. 06/01/2020)...	\$3.00

Kasasa Cash Back -Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of October 1, 2020.

Account Overview:

Kasasa Cash Back: A free variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based / signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Cayuga Lake National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Cayuga Lake National Bank check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash Back account, any optional add-on products / services associated with this account will also be terminated at the same time.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit(s)
- At least 12 PIN-based / signature-based debit card purchases [each \$0.01 or more]
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with bank

[For clarity, in order to count as a qualifying transaction for the purpose of earning the account's rewards [PIN-based / signature-based] debit card purchases must be at least \$0.01.]

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, [PIN-based, signature based] debit card purchases [less than \$0.01], debit card purchases processed by merchants and received by our bank as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle.

Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or contact us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.00% cash back on up to a total of \$500.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$10.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.**

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after the account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, logons and other requirements apply. \$1.00 minimum deposit is required to open the account. Monthly Direct Deposit, Enrollment in E-Statements are conditions of this account. See accompanying schedule of Fees and Service Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and logons may be required to meet some of the account's qualifications. Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Cash Back account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Cash Back account with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2021	12/17/2020	01/20/2021	12/18/2020	01/21/2021

February	2021		01/21/2021	02/17/2021	01/22/2021	02/18/2021
March	2021		02/18/2021	03/17/2021	02/19/2021	03/18/2021
April	2021		03/18/2021	04/14/2021	03/19/2021	04/15/2021
May	2021		04/15/2021	05/19/2021	04/16/2021	05/20/2021
June	2021		05/20/2021	06/16/2021	05/21/2021	06/17/2021
July	2021		06/17/2021	07/14/2021	06/18/2021	07/15/2021
August	2021		07/15/2021	08/18/2021	07/16/2021	08/19/2021
September	2021		08/19/2021	09/15/2021	08/20/2021	09/16/2021
October	2021		09/16/2021	10/20/2021	09/17/2021	10/21/2021
November	2021		10/21/2021	11/17/2021	10/22/2021	11/18/2021
December	2021		11/18/2021	12/15/2021	11/19/2021	12/16/2021

Kasasa Saver - Truth in Savings Disclosure

This disclosure contains the rules that govern your Kasasa Saver deposit account as of October 1, 2020 when it is linked to either a Kasasa Cash or Kasasa Cash Back. Please refer to both this AND the corresponding Kasasa Cash or Kasasa Cash Back Truth in Savings disclosure to ensure you have all of the information that is associated with your accounts.

Account Overview:

Kasasa Saver: Linked with a Kasasa Cash or Kasasa Cash Back account, this is a free, variable rate deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked account during that account's Monthly Qualification Cycle. In addition, the (a) interest, (b) cash back dollars, (c) reimbursements of iTunes, Amazon.com and Google Play purchases and (d) the nationwide ATM withdrawal fee refunds earned through the linked checking account are transferred into the Kasasa Saver account at the end of the cycle period to help the consumer save.

Interest Rate & Annual Percentage Yield (APY)

- **Compounding & Crediting:**

Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which Cayuga Lake National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website www.cayugalakenationalbank.com or contact 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

- **Balance Computation Method:**

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

- **Interest Rate & Annual Percentage Yield:**

The interest rate and Annual Percentage Yield (APY) associated with your Kasasa Saver account when linked to either a Kasasa Cash or Kasasa Cash Back account is documented below. Please refer to the appropriate Kasasa Cash or Kasasa Cash Back Truth in Savings Disclosure for specific account qualification information.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle: Kasasa Saver: daily balances up to and including \$25,000 in your Kasasa Saver account earn an interest rate of 0.24% resulting in an APY of 0.25% and daily balances over \$25,000 earn an interest rate of 0.10% on the portion of the daily balance over \$25,000, resulting in a range from 0.25% to 0.13% APY depending on the Kasasa Saver account's daily balance.

When your linked Kasasa Cash or Kasasa Cash Back qualifications are not met during a Monthly Qualification Cycle: the entire daily balance in the Kasasa Saver account earns 0.05% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle.

Kasasa Cash When Linked To Kasasa Saver: When linked to Kasasa Saver and your Kasasa Cash account's qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$15,000 in your Kasasa Cash account earn an interest rate of 0.99% resulting in a non-compounding APY* of 1.00%; and daily balances over \$15,000 earn an interest rate of 0.10% on the portion of the daily balance over \$15,000, resulting in a non-compounding range from 1.00% to 0.22% APY depending on the account's daily balance.

When your linked Kasasa Cash account's qualifications are not met during a Monthly Qualification Cycle: ATM withdrawal fees are not refunded and the entire daily balance in the account earns an interest rate of 0.01% resulting in a non-compounding APY of 0.01%. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

* Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Kasasa Cash account and \$25,000 + \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Reward Distribution:

Kasasa Cash Back When Linked To Kasasa Saver: The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on last day of the current statement cycle.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, logons and other requirements apply. Qualifications and rewards may vary by account. \$10.00 minimum deposit is required to open the account. Monthly Direct Deposit, 12 debit card purchases settle and post, enrollment in E-Statements are conditions of Monthly Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account(s). See accompanying schedule of Fees

and Service Charges for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and logons may be required to meet some of Kasasa Saver's linked Kasasa Cash or Kasasa Cash Back account(s). Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash or Kasasa Cash Back account and that account's terms and conditions articulated within their specific disclosure will apply.

Linked Accounts: You must have a linked Kasasa Cash or a linked Kasasa Cash Back account in order to open a Kasasa Saver account, and the linked Kasasa Cash or Kasasa Cash Back account must remain open throughout the period that you hold the Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings.

Account Limitations: If Kasasa Saver Is Established As A Savings Account: Transfers or withdrawals from a Kasasa Saver account to (a) another account of the same depositor at our institution or to (b) a third party or an account of the same depositor at another bank, if made by preauthorized transfer, automatic transfer, telephone, fax or internet banking service and (c) transfers or withdrawals to a third party or to an account of the depositor to another account at another bank made by check, draft, debit card are limited to an aggregate total of six (6) per calendar month. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash or Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Cycle Date Information:

The following dates apply to your Kasasa Saver account. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Kasasa Saver account with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
January	2021	12/17/2020	01/20/2021	12/18/2020	01/21/2021
February	2021	01/21/2021	02/17/2021	01/22/2021	02/18/2021
March	2021	02/18/2021	03/17/2021	02/19/2021	03/18/2021
April	2021	03/18/2021	04/14/2021	03/19/2021	04/15/2021

May	2021		04/15/2021	05/19/2021		04/16/2021	05/20/2021
June	2021		05/20/2021	06/16/2021		05/21/2021	06/17/2021
July	2021		06/17/2021	07/14/2021		06/18/2021	07/15/2021
August	2021		07/15/2021	08/18/2021		07/16/2021	08/19/2021
September	2021		08/19/2021	09/15/2021		08/20/2021	09/16/2021
October	2021		09/16/2021	10/20/2021		09/17/2021	10/21/2021
November	2021		10/21/2021	11/17/2021		10/22/2021	11/18/2021
December	2021		11/18/2021	12/15/2021		11/19/2021	12/16/2021

Kasasa Cash - Truth in Savings Disclosure

This disclosure contains the rules that govern your deposit account as of October 1, 2020.

Account Overview:

Kasasa Cash: A free variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Cayuga Lake National Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Cayuga Lake National Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa Cash account, any optional add-on products / services associated with this account will also be terminated at the same time.

Interest Rate & Annual Percentage Yield (APY)

Compounding & Crediting:

Interest will be compounded on a monthly basis. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the day you deposit noncash items (for example, checks).

"Statement Cycle" means the period of time for which Cayuga Lake National Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Visit our website at www.cayugalakenationalbank.com or call us at 1-315-889-7358 one of our branch service representatives for specific Statement Cycle dates.

Checking Account

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is .50. You may make unlimited withdrawals from your account each day.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each day.

Pre-authorized Transfer Limitations

You may make unlimited pre-authorized transfers from your account each day.

Payment of Debit Items

All debit card transactions shall be paid first, followed by all other debit amounts from smallest to largest.

Senior Benefits - Eligible at age 55

- E-statements or free paper statements
- Discounted CLNB Logo checks
- Free research

Money Market Savings

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is \$1.00. You may make unlimited withdrawals from your account each month, in person. Government regulations mandate us to reserve the right to require 7 days' notice prior to a withdrawal.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each month.

Preauthorized Transfer Limitations

You may make 6 preauthorized transfers from your account each month.

Fees to Maintain This Account

Minimum Average Balance Fee

A minimum balance fee of \$2.00 will be imposed every month if the average daily balance for the month falls below \$10.00. The average daily balance is calculated by adding the principal in the account for each day in the period and dividing that figure by the number of days in the period.

Effective 01/01/2014.

Interest Features

Interest Computation

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

Balance to Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit cash or noncash items, such as checks.

Interest Crediting

Interest will be credited to your account monthly. If you close your account, you will receive all interest accrued.

Variable Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield (APY) may change. The interest rate on your account is determined by the Bank at our discretion.

Rate Change Frequency

The interest rate on your account may change at any time at

The Bank's discretion.

Other Information

Additional disclosures for your account are provided separately. See our rate sheet for Rate & APY.

Statement Savings

Transaction Limitations

Withdrawal Limitations

The minimum amount you may withdraw is \$1.00. You may make unlimited withdrawals from your account each month, in person. Government regulations mandate us to reserve the right to require 7 days' notice prior to a withdrawal.

Deposit Limitations

The minimum deposit to open this account is \$1.00. You may make unlimited deposits into your account each month.

Preauthorized Transfer Limitations

You may make 6 preauthorized transfers from your account each month.

Fees to Maintain This Account

Minimum Average Balance Fee

A minimum balance fee of \$2.00 will be imposed every month if the average daily balance for the month falls below \$10.00. The average daily balance is calculated by adding the principal in the account for each day in the period and dividing that figure by the number of days in the period.

Effective 01/01/2014.

Interest Features

Interest Computation

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

Balance to Earn Interest

You must maintain a minimum balance in your account each day to obtain the disclosed annual percentage yield.

Interest Accrual

Interest begins to accrue on the business day you deposit cash or noncash items, such as checks.

Interest Crediting

Interest will be credited to your account monthly. If you close your account, you will receive all interest accrued.

Variable Rate Provisions

Variable Rate Basis

Your interest rate and annual percentage yield may change. The interest rate on your account is determined by the Bank at our discretion.

Rate Change Frequency

The interest rate on your account may change at any time at the Bank's discretion.

Other Information

Additional disclosures for your account are provided separately.