Withdrawals on a term account (CD) prior to maturity are over a one-year period. The APY assumes that the principal based on the Interest Rate and frequency of compounding is the percentage reflecting the total amount of interest paid, the Interest Rate is the annual rate of interest paid on an account each day using the daily balance method. This method applies a daily periodic rate to the principal in the account each day.

Passbook CD: $1,000 minimum opening deposit.

Statement CD: $1,000 minimum opening deposit.

Plus EasySaver® CD and Retirement EasySaver CD: No opening deposit is needed. The Interest Rate is set on the date of the first deposit. Account requires regular Pre-authorized Transfer deposits from a personal checking account.

Plus CD: $500 minimum opening deposit. Plus CDs are statement accounts which require linkage to an open personal checking account and which show all account activity on your monthly personal checking statement.

Retirement CD: $1,000 minimum opening deposit.

7 to 90 Day Retail Jumbo CD: $100,000 minimum opening deposit.

How People’s United Pays Interest
Interest is compounded daily from day of deposit to day of withdrawal on all accounts except Jumbo CDs, which earn simple interest. Interest on all accounts is computed based on a 365-day year (except during a leap year, in which case a 366-day year may apply). Commercial and municipal Jumbo CDs are calculated on a 360-day year. Interest begins to accrue on the day of deposit for non-cash deposits as well as cash deposits.

Interest is calculated on the principal (ledger) balance in your account each day using the daily balance method. This method applies a daily periodic rate to the principal in the account each day. Interest is credited monthly and at maturity on all accounts except Jumbo CDs, on which interest is credited only at maturity.

The Interest Rate is the annual rate of interest paid on an account before compounding. The Annual Percentage Yield is the percentage reflecting the total amount of interest paid, based on the Interest Rate and frequency of compounding over a one-year period. The APY assumes that the principal and interest remain on deposit, and that there are no other transactions.

Withdrawals on a term account (CD) prior to maturity are subject to Bank consent and a substantial penalty. Postdated earnings may be withdrawn without penalty.

Retirement, Education and Health Savings Plans
There is a $50 fee for processing a transfer to another custodian/trustee from an IRA, SEP/IRA, Roth IRA, Keogh, Corporate Business Retirement Plan, Coverdell Education Savings Account or Health Savings Account.

Other Charges
Stop Payment
$30.00

Overdraft Item Fee (paid or returned)1
$37.00

Uncollected “UAF” Item Fee (paid or returned)2
$37.00

Overdraft/UAF Protection-Sweep Transfer
$12.00

Return Deposited Checks/Drafts
$15.00

Check Images Monthly fee
$3.00

Interim Statements
$5.00

ATM/MasterMoney Card Replacement Fee
$10.00

ATM/MasterMoney Card RUSH Replacement Fee
$25.00

MasterMoney Sales Draft Copy
$10.00

MasterMoney Cash Advance Fee
$3.00

Excessive Withdrawal Fee2
$12.00

Online External Transfer Fee2
$2.50

Expedited Online Bill Payments:

Electronic Payment
$5.95

Paper Check Payment
$17.95

Research Charges:
per page
$3.00
per hour or any portion of an hour
$25.00
Legal Process
$100.00
Passbook Replacement
$10.00
Wire Transfers:
outgoing U.S. $ (domestic)3
$30.00
outgoing U.S. $ (international)4
$40.00
outgoing foreign currency (international)4
$40.00
incoming (domestic and international)5
$15.00

Bond Coupons (per envelope):
Depositng
$5.00
Returned
$17.50
Personal Money Order (PMO)
$5.00
Senior Citizen
$4.00
Cashier’s Check
$10.00
Senior Citizen5
$5.00
Foreign Currency Exchange Transaction Fees:
Exchange Fee
$7.00
Small Order Purchase Surcharge (USD Value $0.00 to $149.99)
$10.00
Express Domestic Delivery Service Fee
$15.00
Foreign Check Collection
$35.00
Foreign Currency Draft
$15.00
Printed Check Charges5 Prices Vary
Abandoned Account Escheatment
$50.00
Dormant Account Monthly fee6
$3.00
Paper Statement Monthly Fee7
$3.00

Information: For information on People’s United products, to change the term of your CD, or for current rates, call us at 1-800-772-1792.

You can also contact us online at www.peoples.com.

We limit the total Overdraft and Uncollected Fees we charge to your account (whether paid or returned) to a maximum of 5 per day. We will not charge you an Overdraft or Uncollected Fee if, after all items have cleared at the end of a day, your account is overdrawn by less than $5. If, at the end of day, your account is overdrawn by $5 or more, we will charge you an Overdraft or Uncollected Fee for each transaction that overdraws your account.

This fee is waived for Advantage checking products.

3 Express courier delivery service.

4 People’s United will charge your Account for each photocopy of a sales slip. You may impose a charge, however, if a sales slip reveals a billing error in your account.

5 This fee applies to each excessive withdrawal when there are more than six (6) transfers and withdrawals or combination of such transfers or withdrawals within a statement cycle from any savings or money market account.

6 There is no fee for transactions made through your Advantage Checking, Advantage Plus Checking, Premier Advantage or Wealth Advantage Checking account. The receiving institution may charge for the transaction. Transfers into your People’s United account are free.

7 There is no fee for transactions made through your Advantage, Advantage Plus, Premier Advantage, or Wealth Advantage Checking accounts or its related Advantage Savings, Advantage High Yield Savings, Premier Advantage Savings, Premier Advantage High Yield Savings, Advantage Money Market or Premier Advantage Money Market accounts. The receiving institution may charge for the transaction.

8 This fee will be waived for Premier Advantage and Wealth Advantage checking customers.

9 Please ask your Customer Banking Representative for assistance in determining your final charge. Printed Check Charges are deducted automatically from your checking account. Each Advantage Checking or Premier Advantage Checking account will automatically receive a credit of up to $15 towards each personal style check order. You are responsible for shipping and handling charges for your check order. Wealth Advantage Checking accounts receive free check ordering.

10 Your personal checking, savings or money market account is considered dormant if you do not initiate a deposit or withdrawal (“activity”) in the account for more than 12 months. After 12 months of no activity the account will be charged $3 each month the account remains inactive.

11 This fee applies to ePlus Checking and Student Plus Checking accounts. To avoid this fee, enroll in electronic statements online at www.peoples.com or by using your Account’s on-line paper statements off. Changes to your paper statement election do not take effect until the next statement cycle.

1 Investments are available through People’s Securities, Inc., a subsidiary of People’s United Bank, member FINRA and SIPC.

Securities (including Mutual Funds) products are:
Not FDIC, state or federal agency insured
No bank, state or federal agency affiliation or guarantee
May lose value, including possible loss of principal

Schedule of Deposit Account Charges

The Schedule of Deposit Account Charges and the deposit account fee Schedule of Interest are part of your Consumer Deposit Account Agreement, Funds Availability Policy, and Electronic Fund Transfers Disclosure Statement and Agreement. The Schedule of Deposit Account Charges describes the charges we may make in connection with your People’s United Deposit Accounts, Savings Accounts, Certificates of Deposit (CDs) or Retirement Plans. We may decline your request to open a Deposit Account if you do not agree to the terms of deposit account fees. People’s United Bank, N.A., Member FDIC.
People's United Personal Checking

There is a $25 monthly service charge for maintaining your account. If you select to receive e-statements only, the monthly fee is $10. These charges do not apply if you keep an Average Daily Balance of $1,000 or more in your Premier Advantage Checking during your statement cycle. This is an interest bearing checking account.

Advantage Checking: There is a $25 monthly service charge for maintaining your Plus Checking. This charge does not apply if you keep a Combined Average Ledger Balance of $75,000 or more during your statement cycle in your personal checking, savings, money market, Certificate of Deposit (CD), retirement accounts at People’s United Bank, outstanding home equity loan/HELOC balances and/or investments† at People’s United Bank, outstanding home equity loan/HELOC balances and/or investments† at People’s Securities, Inc. Insurance, annuities and investments that you may have purchased through People’s Securities, Inc. that do not appear on your People’s Securities, Inc. account statement are not included in your Combined Average Ledger Balance. This is an interest bearing checking account.

Plus Checking: There is a $12 monthly service charge for maintaining your Plus Checking. If you select to receive e-statements only, the monthly fee is $10. This charge does not apply if during your statement cycle you meet any one of the following conditions:
1. You keep a Minimum Daily Balance of $1,000 or more in your Plus Checking, OR
2. An account owner is age 65 or older. You must notify us if this applies to you, and provide us with proof of your date of birth.

Health Savings: There is a $2 monthly service charge for maintaining your Health Savings. This charge does not apply if you keep an Average Daily Balance of $1,000 or more in your Health Savings during your statement cycle. The monthly service charge will be waived if you own an open Advantage, Advantage Plus, Premier Advantage or Wealth Advantage Checking account or if you are an employee of an employer enrolled in our Works Bank program and we have coded your account accordingly. This account has a $3 paper statement fee for each monthly paper statement we send to you for your Health Savings account. The monthly paper statement fee will be waived if you receive electronic monthly statements or are an owner of an open Advantage, Advantage Plus, Premier Advantage or Wealth Advantage Checking account. Health Savings is an interest bearing checking account. $0 minimum opening deposit.

People’s United ATM and Debit Card Services People’s United ATMs and POS purchases: There is no charge for transactions made at People’s United ATMs or for Point-of-Sale (POS) purchases made using your ATM or Debit Card wherever you see the NYCE®, Maestro®, Cirrus® or Mastercard® symbols.

Non-People’s United Network ATM Transactions and Network Bill Payments: Each transaction made using a NYCE, Maestro or Cirrus network ATM, terminal, or other device in the U.S. is $3.00, including (where available) withdrawals, transfers, balance inquiries, deposits or bill payments. Some merchants may offer a Network ATM or POS terminal that is not operated by People’s United or Debit Card which may result in a $3.00 Network Bill Payment Fee. You may avoid the Network Bill Payment Fee by utilizing People’s United ATM or Debit Card. The Minimum Balance to open this account is $2,500. This fee is waived if your account is linked to the applicable open personal checking account product required for relationship pricing.

Plus Money Market, Advantage Savings and Premier Advantage Savings**: A $5 monthly service charge applies if the Daily Balance in your account falls below $500 at any time during the statement cycle. The minimum balance to open this account is $50. This fee is waived if your account is linked to the applicable open personal checking account product required for relationship pricing.

*Relationship pricing requires that your Plus Savings or Plus Money Market be linked to an open Plus Checking, ePlus Checking, Student Plus Checking or Interest Plus Checking account, that your Advantage Savings or Advantage Money Market be linked to an open Advantage Checking or Wealth Advantage Checking account, or that your Premier Advantage Savings or Premier Advantage Money Market be linked to an open Premier Advantage Checking or Wealth Advantage Checking account. The minimum balance required to open any account that may be linked for relationship pricing. We reserve the right to convert ineligible accounts to a Statement Savings account without prior notice.

Retirement Money Market: $1 minimum opening deposit. Available for Retirement Plans only.

Variable Rate Passbook CD: $100 minimum opening deposit. Additional deposits may be made at any time.

Variable Rate Retirement CD: $100 minimum opening deposit. Available for Retirement Plans only. Additional deposits of $100 or more can be made up to the IRS limit.

2 Year Treasury Rate Retirement CD: On the first Wednesday of every month, the APY of the Plus Up CD or Plus Up CD Retirement will match the rate on the 3-month U.S. Treasury Bill, also referred to as the 91-day or 13-week Treasury Bill. Treasury Bill rates are listed in The Wall Street Journal and other major newspapers.

Plus Bump-Up CD, Retirement Bump-Up CD and Plus Bump-Up CD Retirement: The Plus Bump-Up CD has a $500 minimum opening deposit, and requires a linked personal checking account. The Retirement Bump-Up CD and Bump-Up CD Retirement: The minimum opening deposit is $500. The Interest Rate and Annual Percentage Yield established for your account will not be changed by the Bank during its term.

Passbook Savings and Statement Savings: A $5 monthly service charge applies if the Daily Balance in your account falls below $1,000 at any time during the month. The minimum balance to open this account is $1,000.

Charges on Passbook Savings, Statement Savings, and Passbook Money Markets do not apply if the primary owner is under 18 or over 65 years of age. You must notify us if this applies to you, and provide us with proof of your date of birth.

Plus Savings, Advantage Savings and Premier Advantage Savings**: A $5 monthly service charge applies if the Daily Balance in your account falls below $2,500 at any time during the statement cycle. The minimum balance to open this account is $50. This fee is waived if your account is linked to the applicable open personal checking account product required for relationship pricing.