CD have a $1,000 minimum opening deposit. The Interest Rate and Annual Percentage Yield established for your account will not be changed by the bank during its term ("guaranteed"). You may change or "bump-up" the interest rate once during the original Bump-Up CD term. The new bump-up rate will match the interest rate currently in effect at the time the bump-up option is exercised for the comparable People's United Bank 2 Year Plus CD, 2 Year CD or 4 Year CD, will be in effect for the remainder of the original term, and will not be retroactive. To request this change, you must visit a branch or call us at 1-800-772-1090.

Interest Bearing Checking Accounts
The Interest Rate and Annual Percentage Yield may vary daily. We may change the Interest Rate on your account at any time at our discretion. Interest is calculated on an Average Daily Balance method. 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.

Advantage Plus Checking Account with Interest $25 minimum opening deposit.

Fixed Rate Accounts
The Interest Rate and Annual Percentage Yield established for your account will not change during its term ("guaranteed"). Interest is calculated on a Daily Balance method. This method applies a daily periodic rate to the principal in the account each day.

91 Day to 5 Year CD $1,000 minimum opening deposit.

1 Year 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 Plus Checking account.

91 Day to 3 Year Plus CDs $500 minimum opening deposit. Plus CDs are statement accounts which show all account activity on your monthly Plus Banking Statement.

91 Day to 5 Year Retirement CDs $1,000 minimum opening deposit.

18 Month Retirement CD $500 minimum opening deposit.

3 Year Retirement CD $10,000 minimum opening deposit.

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

How People's United Pays Interest
Interest is compounded continuously from day of deposit to day of withdrawal on all accounts except Jumbo CDs, which earn simple interest, and People's United Plus Money Market Accounts, People's United Advantage Plus Money Market Accounts, People's United Money Market Passbooks and variable rate Retirement Accounts, on which interest is compounded monthly. 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 and Plus Holiday Club Accounts on which interest is credited after the final payment. In order to have earned interest credited to your account on the interest payment date, you must have at least $1 in your deposit account.

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. Posted earnings may be withdrawn without penalty.

Information: For information on any People's United products, to change the term of your CD, or for current rates, call us at 1-800-772-1090. Or speak with a Customer Banking Representative at any office of People's United Bank.

You can also e-mail us at peoples.com from any on-line service, or visit our Internet home page at peoples.com and we'll be glad to help you.
Schedule of Deposit Account Charges Effective 2/2009

People's United Plus Checking Accounts
This section applies to all People's United Plus Checking Accounts except where it is otherwise stated.

Maintenance Charges
☐ Advantage Plus Checking Account with Interest
There is a $20 monthly service charge for maintaining your Advantage Plus Checking Account with Interest. This charge does not apply if you keep a Combined Average Balance of $5,000 or more during your statement cycle in your personal checking, savings, money market, Certificate of Deposit (CD) and retirement accounts (excluding balances held at People's Securities, Inc.). The minimum balance to open this account is $25.

☐ Plus Checking Account
There is no monthly service charge for maintaining your Plus Checking Account. The minimum balance to open this account is $25.

People's United ATM 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 MasterMoney® ATM Card wherever you see the NYCE®, Maestro®, or MasterCard® symbols.

Non-People's United ATMs
There is no charge for transactions made using a NYCE® or Cirrus® ATM or other device, including (where available) withdrawals, transfers, balance inquiries, deposits, money transfers, bill payments or verification inquiries.

An International Assessment Fee equal to 1% of the U.S. dollar amount applies to each transaction made with your ATM or MasterMoney ATM Card in a foreign country.

Savings and Investment Accounts
☐ Passbook Savings, Statement Savings and Gold Book Savings
A $2 monthly service charge applies if the Daily Balance in your account falls below $200 at any time during the month.

☐ Money Market Passbook Account (Passbook PMA)
A $2 monthly service charge applies if the Daily Balance in your account falls below $1,000 at any time during the month.

Charges on Savings and Investment Accounts do not apply if you are 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.

The Plus Special Savings, Plus Money Market Account (Plus PMA), Advantage Plus Savings and Advantage Plus Money Market Account do not have a Minimum Daily Balance. There is no monthly service charge for any of these accounts.

Retirement and Education Plans
There is a $10 fee for processing premature or nonqualifiable distributions from an IRA, SEP IRA, Roth IRA, Keogh, Corporate Business Retirement Plan or Coverdell Education Savings Account. This fee is waived if the withdrawal is done for reasons of Age (customer is over 59 1/2 years of age), Death, Disability, Revocation or for an Excess Contribution Return. There is no fee for Automated Periodic Withdrawals.

There is a $25 fee for processing a transfer to another custodian/trustee from an IRA, SEP/IRA, Roth IRA, Keogh, Corporate Business Retirement Plan or Coverdell Education Savings Account.

Other Charges
- Stop-Payment: $25.00
- Overdraft/Uncollected (per item): $33.00
- Returned Checks/Drafts: $10.00
- Interim Statements: $5.00
- ATM/MasterMoney Card Replacement Fee: $5.00
- ATM/MasterMoney Card RUSH Replacement Fee: $25.00
- MasterMoney Sales Draft Copy: $10.00
- MasterMoney Cash Advance Fee: $3.00
- Research Charges: $2.00
- Early Account Closure Fee: $1.00
- Legal Process: $25.00
- Passbook Replacement: $10.00
- Wire Transfers:
  - outgoing U.S. $ (domestic and international): $20.00
  - outgoing foreign currency (international): $25.00
  - incoming (domestic and international): $10.00
- Bond Coupons (per envelope):
  - depositing: $5.00
  - returned: $17.50
- Personal Money Order (PMO): $4.00
- Senior Citizen: $3.50
- Non-Customer: $5.00
- Cashier’s Check: $7.00
- Senior Citizen payment: $6.00
- Non-Customer: $10.00
- Single Signature Traveler’s Cheques: 1%
- Dual Signature Traveler’s Cheques: 1.5%
- Printed Check Charges: Prices Vary

1 Express courier delivery service.
2 People’s United will charge your Account for each photocopy of any sales slip. People’s United will not impose a charge, however, if a sales slip reveals a billing error in your account.
3 Applies to checking accounts closed within 6 months of opening.
4 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 Plus Checking Account with Interest will automatically receive a credit of up to $15 towards each personal style check order, including tax and delivery.
5 There is no fee for transactions made through your Advantage Plus Checking Account with Interest, or its related Plus Deposit Accounts.

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

Deposit Accounts Schedule Of Interest Effective 9/2007

Variable Rate Accounts
In all variable rate accounts, the Interest Rate and Annual Percentage Yield (APY) may change. We may change the Interest Rate on your account at any time at our discretion except as noted. Interest is calculated on a Daily Balance method. This method applies a daily periodic rate to the principal in the account each day.

☐ Plus Special Savings $1 minimum opening deposit.
☐ Advantage Plus Special Savings $1 minimum opening deposit.
☐ Statement Savings $1 minimum opening deposit.
☐ Passbook Savings $25 minimum opening deposit.
☐ Plus Money Market Account (Plus PMA) $2,500 minimum opening deposit. Higher balances may earn higher Interest Rates and Annual Percentage Yields. ☐ Advantage Plus Money Market Account (Advantage PMA) $2,500 minimum opening deposit. Higher balances may earn higher Interest Rates and Annual Percentage Yields.
☐ Money Market Passbook Account (Passbook PMA) $1,000 minimum opening deposit. Higher balances may earn higher Interest Rates and Annual Percentage Yields.
☐ Retirement Money Market Account (Retirement PMA) $1 minimum opening deposit. Available for Retirement Plans only.
☐ 2 Year Treasury Rate CD $100 minimum opening deposit. Available for Retirement Plans only. Additional deposits of $100 or more are purchased up to the IRS limit. On the first Wednesday of each January, April, July and October, the APY will reprice to 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.
☐ 2 Year Plus Bump-Up CD, 2 Year Bump-Up CD and 4 Year Bump-Up CD The 2 Year Plus Bump-Up CD has a $500 minimum opening deposit, and requires a linked Plus Checking Account. The 2 Year Bump-Up CD and 4 Year Bump-up