

How do I know when I use the overdraft limit?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

How soon can I use my Bounce Protection?

If you are a new customer, we will advise you 30 or more days after your account is opened that you may use the overdraft privilege service. This is provided you have maintained satisfactory activity in the account, including regular deposits, consistent with our internal standards for new account types that may offer Bounce Protection. Once you are notified your Bounce Protection limit is available to you, it may continue to be available provided you maintain the account in "good standing" as defined in this brochure.

What are some other ways I can cover overdrafts at Northfield Savings Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your checkbook regularly and manage your finances responsibly. However, if a mistake occurs, Northfield Savings Bank offers additional ways to cover overdrafts in addition to Bounce Protection.

Ways to Cover Overdrafts at Northfield Savings Bank	Example of Associated Rates and Fees ¹
Good account management	\$0
Sweep	\$5 transfer fee ¹
Overdraft line of credit	14% APR ¹
Bounce Protection	Overdraft paid item fee of \$30 for each item

¹ This information is effective as of July 2011 and is provided as examples. Please ask us about our current specific products, rates and fees. Annual Percentage Rate subject to change without notice.

What if I do not want to have Bounce Protection on my account?

If you would like to have this service removed from your account, please call (800) NSB-CASH.

Bounce Protection

CUSTOMER POLICY

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy. For overdraft privilege consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdraft cycles suggesting the use of Bounce Protection as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks, per the bank's policy. When paying checks, those negotiated at an NSB branch are paid first beginning with the lowest dollar amount. Next, checks presented to NSB through the Federal Reserve System are paid beginning with the lowest dollar amount. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdraft items during a single banking day for which you will be charged our overdraft paid item fee of \$30 for each overdraft item paid.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the bank's overdraft paid item fee of \$30 per item will be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively or seem to be using Bounce Protection as a regular line of credit. You will be charged an overdraft/ucf return item fee of \$30 for each item returned.

You will be promptly notified of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our overdraft paid item fee of \$30 and/or an overdraft/ucf return item fee of \$30 that you owe us shall be due and payable upon demand, but if no demand is made, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

Bounce Protection should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please call (800) NSB-CASH.

Please note that your Bounce Protection limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment; and for business accounts only, ATM and everyday debit card transactions. For all other personal accounts, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. The limit will not be included in the balance provided during an inquiry.

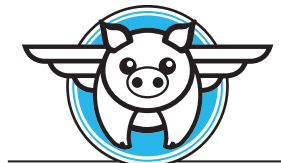
LIMITATIONS: Bounce Protection is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or business use. Northfield Savings Bank reserves the right to limit participation to one account per household or business and to suspend, revoke, or discontinue this service without prior notice. **Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again after you bring your account to a positive end-of-day balance.**

Bounce Protection



NORTHFIELD SAVINGS BANK

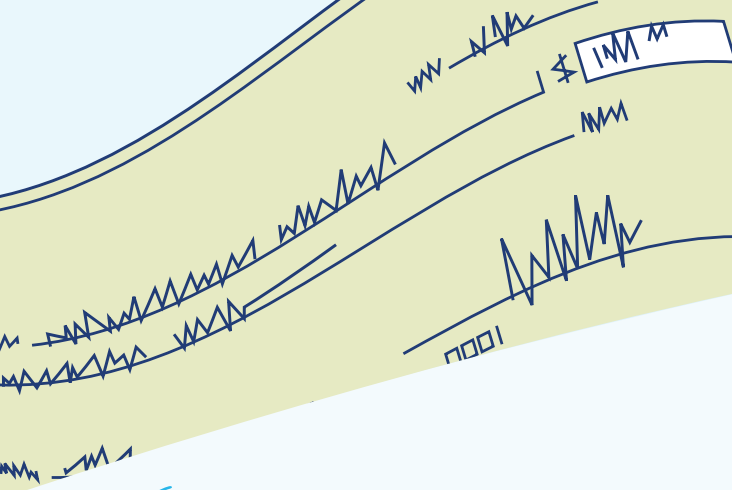
www.nsbvt.com
800-NSB-CASH



NORTHFIELD SAVINGS BANK

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At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

At Northfield Savings Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we provide Bounce Protection, a special overdraft service for Northfield Savings Bank's customers.



What is Bounce ProtectionSM?

Bounce Protection is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit.

Your Bounce Protection limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payment; and for business accounts only, ATM and everyday debit card transactions. For all other personal accounts, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

How does Bounce Protection work?*

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy.

For overdraft privilege consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdraft cycles suggesting the use of Bounce Protection as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.

Please note that the amount of the overdraft plus our overdraft paid item fee of \$30 for each item will be deducted from your overdraft limit. If the item is returned, the overdraft/ucf return item fee of \$30 will be deducted from your account. No interest will be charged on the overdraft balance.

*Please refer to the customer overdraft policy for additional details.

What if I go beyond my Bounce Protection limit?

Overdrafts above and beyond your established Bounce Protection limit may result in checks or other items being returned to the payee. The overdraft/ucf return item fee of \$30 will be charged per item and assessed to your account. An Insufficient or Uncollected Funds Notice will be sent to notify you of items paid and/or returned.

What does Bounce Protection cost?

There is no additional cost associated with this privilege unless you use it. You will be charged our overdraft paid item fee of \$30 for each overdrawn item created by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction, or a recurring debit card payment; and for business accounts only, ATM and everyday debit card transactions. Also, for personal accounts only, if you have requested us to do so, we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases.

For example, three paid items in one day will result in \$90 in overdraft paid item fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What is my Bounce Protection limit? If I have two checking accounts, can I get Bounce Protection on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business, you may have a limit on all eligible accounts.

Personal Checking	\$ 500
Business Checking	\$ 1,000

How quickly must I repay my Bounce Protection?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Northfield Savings Bank informing you that your Bounce Protection limit has been suspended and additional items will be returned. **Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again after you bring your account to a positive end-of-day balance.**

What are some of the ways I can access my Bounce Protection limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your Bounce Protection limit and indicates whether or not this limit will be reflected in the balance provided.

Access points	Is my Bounce Protection available?	Does the balance provided reflect my Bounce Protection limit?
Teller	Yes	No
Writing A Check	Yes	-NA-
NSB Debit Card (recurring)	Yes	-NA-
NSB Debit Card (everyday)	No**	-NA-
ATM Withdrawal	No**	No
ACH-Auto Debit	Yes	-NA-
eNSB	Yes	No
Bill Pay	Yes	-NA-
PhoneBank	Yes	No

**With the exception of business accounts, Bounce Protection service will be made available for ATM or everyday debit card transactions upon your request. Call (800) NSB-CASH or visit one of our branches to arrange for your ATM and debit card coverage.

What if I am having trouble repaying my Bounce Protection or use it frequently?

Please contact us at (800) NSB-CASH if: (1) you do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce Protection more often than you intend; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple overdraft paid item fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Bounce Protection that may better meet your short term needs. In the event you ask us to stop contacting you because you have determined Bounce Protection is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Bounce Protection is still the most appropriate option available to you for covering your short term needs.