Consumer Relationship Rewards Disclosure

Welcome to Relationship Rewards. We value the relationship you have with us and beginning September 2026, you can enjoy rewards on your deposits, discounts on new loans and fee waivers as described below.

Consumer Relationship Rewards

Eligibility

You are eligible for the Relationship Rewards program when you:

(i) have an active, eligible consumer checking account with Newtown Savings Bank, and

(ii) maintain the balance required for one of the balance tiers in any combination of eligible deposit accounts with Newtown Savings Bank.

You can satisfy the combined balance requirement for enrollment with your average daily balance calculated over the total number of days in the month across qualified accounts. If all eligible accounts are opened during the month, your average daily balance will be calculated beginning on the opening date of the oldest eligible account.

You will be automatically enrolled for program benefits. Some benefits are automatically activated upon the effective date of your enrollment and require no action on your part. Some benefits may require you to open an account or to take other action. Some benefits are available based on balances and other requirements without needing to enroll. Read the terms of any offer carefully to understand the action required.

Three different tiers are available at different balances. The balance tiers and their qualifying combined balance amounts are:

- **Gold**, at and above $20,000
- **Platinum**, at and above $50,000
- **Diamond**, at and above $100,000

You will qualify for the next higher balance tier, and its associated benefits, when your combined average daily balances over the total number of days in the current month meets or exceeds the minimum requirement amount for that balance tier. If all eligible accounts are opened during the month, your average daily balance will be calculated beginning on the opening date of the oldest eligible account. Once qualified, you will be moved to a higher balance tier on the last business day of the current month.

For example:

If your average daily combined balances in January meet the threshold for a higher tier, you will be moved to that tier on the last business day of January. The automated benefits of your new tier will generally begin to apply within 5 days of the last business day of the current month you are moved to the higher tier. Additional benefits that require additional action on your part will go into effect once the action is taken.

Qualifying Balances

The qualifying balance required for program eligibility is calculated based on your combined average daily balance over the total number of days in the current month. If all eligible accounts are opened during the month, your average daily balance will be calculated beginning on the opening date of the oldest eligible account.

Qualifying balances will be recalculated monthly. If the result of the calculation is to move you to a lower tier, you will be moved to the lower tier on the last business day of the current month. If you are moved to a lower balance tier, your benefits may be changed to those of the balance tier for which you qualify without further notice. Please note that you can return to the higher balance tier if qualifying balances are met in the future.

We may change or terminate program benefits at any time, without prior notice.

Eligible Accounts for Qualifying Balance

Only personal accounts that you own, and that in our determination are in good standing, count toward your balance requirements and receive benefits. Accounts that we do not recognize as accounts of the same owner, due to inconsistent identifying information, will not be counted together to qualify for eligibility or benefits. Accounts on which you are a signer but not an owner, or accounts included in your periodic statement on which you are not an owner, are not eligible.

Business accounts do not count towards the balance requirements for the program and will not be eligible to receive program benefits. Relationship Rewards for Business is Newtown Savings Bank's rewards program for business accounts. Your business accounts may qualify separately for Relationship Rewards for Business.

For all bonus-paid or fee-waived products associated with Relationship Rewards, the applicable reward bonus or fee waiver is based on the rewards tier of the primary account owner. For accounts with multiple owners who may qualify for different rewards tiers, the primary owner's tier will be used to determine the applicable bonus or fee waiver. This applies regardless of tax ownership or secondary ownership status.

See below for examples of accounts that do and do not qualify for the combined balance calculation:

Qualify

- **Newtown Savings deposit accounts:**
    - Accounts on which you are an owner or co-owner, including – Consumer Checking, Money Market, Consumer Savings, CDs, and ICS Balances

Do Not Qualify or Receive Program Benefits

- **Deposit Products**
    - Accounts on which you're not an owner or co-owner. For example, accounts on which your role is Custodian, Administrator, Power of Attorney, Beneficiary, Tenant, Landlord, Guardian, Executor, Representative Payee, Trustee, or other Fiduciary roles
    - Uniform Transfers to Minor Act (UTMA) and Uniform Gifts to Minors Act (UGMA) accounts
    - Business accounts or commercial accounts
    - Health Savings Accounts (HSAs)
    - Individual Retirement Accounts (IRAs)
    - Irrevocable trust accounts

        - CDARS Accounts
- **Non-Deposit Investment Products**
    - Investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, the Bank; and are subject to investment risks, including possible loss of the principal invested.

Program benefits will be applied specifically to Newtown Savings Bank Flagship Checking and Statement Savings products. If you have qualifying balances, and are not in these products, you will need to complete a product change or open a new account to receive full benefits under the program. Product changes will not result in a change of existing account numbers.

Bonus Payments will only be credited to active, eligible accounts. If an account is in a dormant status, it will not receive Bonus Payments until it is made active. Bonus payments will not be retroactively applied once the account is made active. Bonus payments are calculated on the average daily balance and may not result in a payment if the calculated amount is less than $0.01.

Relationship Rewards Consumer Bonus Payment – Checking and Savings
Bonus Payments are only available to eligible Flagship Checking and Statement Savings accounts. Newtown Savings Bank will not automatically convert any existing checking and savings account to a Newtown Savings Bank Flagship Checking or Statement Savings account without your request. If your eligible tier changes, the Bonus Payment will change to the appropriate tier.

Bonus Payments on Flagship Checking and Statement Savings accounts will be posted as a Bonus Payment credit on the last business day of the current month. The Bonus Payment is credited by the Bank as a bonus payment and is taxable income.

For example:
A customer's combined average daily balance in January determines their qualified tier for January. The corresponding Bonus Payment will be applied to the average daily balance in the current month of each individual qualified Flagship Checking and/or Statement Savings and posted on the last business day of January. This example assumes the account was opened for the entire month of January.

The Reward is calculated by multiplying:
- The Flagship Checking deposit average monthly balance × the relationship tier percentage
- The Statement Savings deposit average monthly balance × the relationship tier percentage

	Gold	**Platinum**	**Diamond**
Flagship Checking	0.002%	0.003%	0.004%
Statement Savings	0.002%	0.003%	0.004%

Relationship Rewards Consumer Bonus Payment – Time Deposits
Time Deposit (CD) accounts opened on or after September 1st, 2026, may receive a Bonus Payment based on the average monthly balance of the CD account, provided the account is enrolled in and eligible for the Relationship Rewards program to determine the applicable tier.

The Bonus Payment is not a customer deposit and does not represent additional customer contributions to the Time Deposit. The Bonus Payment is credited by the Bank as a bonus payment and is taxable income. Time Deposit accounts held as IRAs or other tax-advantaged retirement accounts are not eligible to receive this Reward.

Bonus Payment Determination
The Bonus Payment amount is determined monthly based on:
1. The average monthly balance of the individual Time Deposit (CD) account, and
2. The applicable Relationship Rewards tier percentage assigned based on eligibility in the Relationship Rewards program.

Relationship Rewards Tier Percentages

	Gold	**Platinum**	**Diamond**
Time Deposit (CD)	0.025%	0.025%	0.05%

The Bonus Payment is calculated by multiplying:
- the Time Deposit's Average Monthly Balance × the relationship tier percentage

Time Deposit (CD) Account Eligibility
Eligible Time Deposit Accounts
- All standard term Time Deposit accounts except:
    - IRA Time Deposits
    - Other tax-advantaged retirement Time Deposits

Eligible Time Deposit accounts may be in Active or Inactive status at the time of reward calculation.
Standard term Time Deposits include 3 Month, 6 Month, 1 Year, 15 Month, 18 Month, 2 Year, 3 Year, 4 Year, and 5 Year terms.

Time Deposit (CD) Relationship Rewards Eligibility Requirements
To qualify for the Bonus Payment for a given month, all of the following criteria must be met:
- The Tax Reporting Owner ("TRO") associated with the linked Time Deposit must have:
    - An active consumer checking account (excluding Money Market Deposit Accounts), and
    - A combined average monthly balance of at least $20,000 across eligible Relationship Rewards related accounts.

If these requirements are not met for a given month, then a Bonus Payment will not be paid for that month.

Calculation of the Average Monthly Balance

The Average Monthly Balance is calculated based on the average daily balance of the individual Time Deposit (CD) account during the month. If an account is opened or closed mid-month, the Bank reserves the right to calculate balances using standard averaging methods consistent with its deposit systems.

Timing of Bonus Payment

- Rewards are calculated monthly
- If earned, the Bonus Payment is credited on the last business day of the month.
- The Bonus Payment will be posted to the eligible Time Deposit account as a Bonus Payment (BONP) transaction
- The Bank may delay or withhold a Bonus Payment if account review, system issues, or verification processes require additional time.

Effect on Interest, APY, and Maturity

- The Bonus Payment is separate from contractual interest
- The Bonus Payment does not change:
    - The Time Deposit's stated interest rate
    - The Annual Percentage Yield (APY)
    - The maturity date of the Time Deposit

Early Withdrawal and Account Closure

- The Bonus Payment may be forfeited if the Time Deposit is closed or withdrawn prior to maturity
- Bonus Payments may be included in early withdrawal penalty calculations as permitted under the account agreement
- Details regarding early withdrawal penalties are disclosed in the Time Deposit Truth in Savings Disclosure.

Tax Reporting

- Bonus Payments credited to Time Deposit accounts are taxable income
- The taxable amount will be reported in the year the Reward is credited, regardless of maturity date
- Customers are responsible for determining any tax consequences. The Bank does not provide tax advice.

Relationship Rewards Program Modifications and Termination

The Bank reserves the right to:

- Modify eligibility criteria, reward percentages, or calculation methods
- Suspend or terminate the program at any time
- Correct errors related to bonus payment calculations or postings

Any changes will be applied in compliance with applicable law and disclosed as required.

Important Notice

This Bonus Payment:

- Is a bank-funded promotional credit
- Is not a customer contribution or deposit
- Does not permit additional customer deposits into Time Deposit accounts
- Does not guarantee future bonus payments

Eligibility is evaluated monthly and may change based on account status or balances.

Relationship Rewards Consumer Fee Waivers and Rebates

Fee waivers and rebates are offered based on reward tiers and an eligible, active account, in good standing. Benefits, waivers, and rebates are subject to change without notice as balances are recalculated monthly and tiers updated based on the new calculation. Benefits, waivers, and rebates are specific to Flagship Checking. Safe deposit box fee discounts are subject to safe deposit box availability.

For specific rebates, the fee will be assessed, and this will be followed by a credit back to offset the fee.

	Gold	Platinum	Diamond
Basic Check Fees Waived	Yes	Yes	Yes
Paper Statement Fee Waived	Yes	Yes	Yes
Bank Checks/ Money Orders Fees Waived	Yes	Yes	Yes
Non-NSB ATM Fee Waived	Yes	Yes	Yes
Non-NSB ATM Fee Rebate (US Only ATM)	Yes	Yes	Yes
Flagship Safe Deposit Box Fee Discount	Yes	Yes	Yes
Minimum Balance Fee Waived	Yes	Yes	Yes
Debit Card Replacement Fee Waived	Yes	Yes	Yes
Incoming Domestic Wire Fee Rebated	N/A	Yes	Yes
Incoming Foreign Wire Fee Rebated	N/A	Yes	Yes
Additional Flagship Checking and Statement Savings Account(s) Fees Rebated	Yes	Yes	Yes

Fees and Charges: Please refer to the separate Consumer Schedule of Charges, available online, for information regarding fees that may be associated with this account.

Relationship Rewards Consumer Loan and Residential Mortgage Discounts

Personal loan discounts are available to new or existing Newtown Savings Bank Checking deposit customer applicants and co-applicants who are enrolled in the Consumer Relationship Rewards program at the time of their personal loan application. Discounts are for Personal Loans only and does not discount auto, boat, or any other specialty products. The amount of the discount (0.125% for Gold tier, 0.125% for Platinum tier, and 0.25% for Diamond tier) is based on the applicant or co-applicant's eligible tier and status at the time of application. The interest rate discount is a standalone benefit. This interest rate discount will be incorporated into final pricing upon loan approval.

Home Equity Line of Credit (HELOC) discounts are available to new or existing Newtown Savings Bank Checking deposit customer applicants and co-applicants who are enrolled in the Consumer Relationship Rewards program at the time of their HELOC application. The amount of the discount (1st Year Annual Fee Waiver for Platinum and Diamond Tiers) is based on the applicant or co-applicant's eligible tier and status at the time of application.

For Personal Loan and HELOC loans, applicants or co-applicants must have the required funds in their account for one full statement cycle to qualify for a tier. The benefit is non-transferable. Discounts and waivers are only applicable to the tier the customer is in during that specific statement cycle at the time of a loan application to Newtown Savings Bank. The rewards tier is not subject to adjustment after the application is submitted and therefore rate deductions or fee waivers will not be increased to a higher or lower tier if you change tiers during the originations process.

First Mortgage discounts are available to new or existing Newtown Savings Bank Checking deposit customer applicants and co-applicants who are eligible for the Consumer Relationship Rewards program at the time of their First Mortgage application. The amount of the discount (0.125% for Gold tier, 0.125% for Platinum tier with balances less than $75K or 0.25% for balances greater than or equal to $75K, and 0.25% for Diamond tier).

To qualify for a tier, the eligible funds must be present in the applicant's or co-applicant's account(s) at time of loan approval and are subject to balance verification. Eligible balances are verified prior to scheduling of loan closing and balances used to determine the benefit will be what remains after any down payment and closing costs for the mortgage transaction are calculated. Automated monthly transfers of the monthly mortgage payment from a Newtown Savings Bank checking account using automated drafting is required. The interest rate discount is a standalone benefit and is shown when the loan is initially priced in the Loan Estimate and is also applied in the Closing Disclosures. This interest rate discount will be incorporated into final pricing upon loan approval.

Notwithstanding the tier qualifications outlined above, customers are not required to qualify for or maintain a Relationship Rewards tier to be eligible for the First Mortgage interest rate discount. Any new or existing Newtown Savings Bank checking account customer who establishes automated monthly transfers (auto-pay) of their mortgage payment from their Newtown Savings Bank checking account will be eligible to receive the base discount equivalent to the Gold tier (0.125%). This includes all customers with combined qualifying balances below $75,000. This eligibility applies regardless of combined balance levels or assigned rewards tier.

Not all First Mortgage products are eligible for the Consumer Relationship Rewards program. The following products are excluded: Ready to Own, FHA, VA, CHFA, Home Roots, and Welcome Home. Product eligibility is determined at the time of application. The benefit is non-transferable.

Some Consumer Relationship Rewards loan discounts cannot be combined with other offers. Credit and collateral subject to approval. Terms and conditions apply. Programs, rates, terms and conditions subject to change without notice. Standard underwriting guidelines and credit policies apply.

	Gold	**Platinum**	**Diamond**
Personal Loan Rate Discount	0.125%	0.125%	0.25%
HELOC – 1st Annual Fee Waiver	No	Yes	Yes
First Mortgage Rate Discounts	0.125%	0.125% <75K or 0.25% >75K	0.25%

Not all products and services eligible for benefits under the Relationship Rewards program are available in all locations. Please contact our Customer Service Center at 203.426.2563 for details about which products and services are available in your location.

Newtown Savings Bank

Business Relationship Rewards Disclosure

Welcome to Relationship Rewards. We value the relationship you have with us and beginning September 2026, you can enjoy rewards on your deposits, discounts on new loans and fee waivers as described below.

Business Relationship Rewards

Eligibility

You are eligible for the Relationship Rewards program when you:

(i) have an active, eligible business checking account with Newtown Savings Bank, and

(ii) maintain the balance required for one of the balance tiers in any combination of eligible deposit accounts with Newtown Savings Bank.

You can satisfy the combined balance requirement for enrollment with your average daily balance calculated over the total number of days in the month across qualified accounts. If all eligible accounts are opened during the month, your average daily balance will be calculated beginning on the opening date of the oldest eligible account.

You will be automatically enrolled for program benefits. Some benefits are automatically activated upon the effective date of your enrollment and require no action on your part. Some benefits may require you to open an account or to take other action. Some benefits are available based on balances and other requirements without needing to enroll. Read the terms of any offer carefully to understand the action required.

Three different tiers are available at different balances. The balance tiers and their qualifying combined balance amounts are:

- **Gold**, at and above $35,000
- **Platinum**, at and above $100,000
- **Diamond**, at and above $250,000

You will qualify for the next higher balance tier, and its associated benefits, when your combined average daily balances over the total number of days in the current month meets or exceeds the minimum requirement amount for that balance tier. If all eligible accounts are opened during the month, your average daily balance will be calculated beginning on the opening date of the oldest eligible account. Once qualified, you will be moved to a higher balance tier **on the last business day of the current month**.

For example:

If your average daily combined balances in **January** meet the threshold for a higher tier, you will be moved to that tier on the **last business day of January**. The automated benefits of your new tier will generally begin to apply within 5 days of the last business day of the current month you are moved to the higher tier. Additional benefits that require additional action on your part will go into effect once the action is taken.

Qualifying Balances

The qualifying balance required for program eligibility is calculated based on your combined average daily balance over the total number of days in the current month. If all eligible accounts are opened during the month, your average daily balance will be calculated beginning on the opening date of the oldest eligible account.

Qualifying balances will be recalculated monthly. If the result of the calculation is to move you to a lower tier, you will be moved to the lower tier on the last business day of the current month. If you are moved to a lower balance tier, your benefits may be changed to those of the balance tier for which you qualify without further notice. Please note that you can return to the higher balance tier if qualifying balances are met in the future.

We may change or terminate program benefits at any time, without prior notice.

Eligible Accounts for Qualifying Balance

Only business accounts owned by the same business entity, and those in our determination are in good standing, count toward your balance requirements and receive benefits. Accounts that we do not recognize as accounts of the same business entity, due to inconsistent business names or other identifying information, will not be counted together to qualify for eligibility or benefits. Accounts on which you are a signer but not an owner, or accounts included in your periodic statement on which you are not an owner, are not eligible.

Personal accounts do not count towards the balance requirements for the program and will not be eligible to receive program benefits. Relationship Rewards for Consumers is Newtown Savings Bank's rewards program for consumer accounts. Your consumer accounts may qualify separately for Relationship Rewards for Consumers.

Each business entity, including businesses with common ownership must qualify on its own to be eligible for this program.

See below for examples of accounts that do and do not qualify for the combined balance calculation:

Qualify

- **Newtown Savings deposit accounts:**
  - Accounts owned by the business including – Business Checking, Money Market, Business Savings, CDs, and ICS Balances

Do Not Qualify or Receive Program Benefits

- **Deposit Products**
  - Accounts not owned by the business and accounts held by the business in a fiduciary capacity. For example, accounts on which the business is an Administrator, Beneficiary, Custodian, Executor, Guardian, Influencer, Power of Attorney, Representative Payee, Trustee, or other Fiduciary Roles.
  - All Trust accounts including those designated as: Attorney Trust, Estate, Escrow, Housing/Land Title, IRETA, Insurance Agent/Broker Trust, IOLTA, IORETA, IOTA, Landlord/Tenant, Lottery, Public Service Trust, Political Action/Campaign Accounts, State/Local Government, Trust and Living Trust, UTA (Under Trust Agreement) or Representative Payee.
  - Personal Accounts
  - Public Funds Accounts

    - CDARS Accounts
- **Non-Deposit Investment Products**
    - Investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, the Bank; and are subject to investment risks, including possible loss of the principal invested.

Program benefits will be applied specifically to Newtown Savings Bank Flagship Business Checking and/or Business Tiered Money Market products. If you have qualifying balances, and are not in these products, you will need to complete a product change or open a new account to receive full benefits under the program. Product changes will not result in a change of existing account numbers.

Bonus Payments will only be credited to active, eligible accounts. If an account is in a dormant status, it will not receive Bonus Payments until it is made active. Bonus payments will not be retroactively applied once the account is made active. Bonus payments are calculated on the average daily balance and may not result in a payment if the calculated amount is less than $0.01.

Relationship Rewards Business Bonus Payment – Money Market Demand Account (MMDA)
Bonus Payments are only available to eligible Business Tiered Money Market accounts. Newtown Savings Bank will not automatically convert any existing money market accounts to a Newtown Savings Bank Business Tiered Money Market account without your request. If your eligible tier changes, the Bonus Payment will change to the appropriate tier.

Bonus Payments on Business Tiered Money Market accounts will be posted as a Bonus Payment credit on the last business day of the current month. The Bonus Payment is taxable income.

For example:
A business's combined average daily balances in January determines their qualified tier for January. The corresponding Bonus Payment will be applied to the average daily balance in the current month of each individual qualified Business Tiered Money Market and posted on the last business day of January. This example assumes the account was opened for the entire month of January.

The Reward is calculated by multiplying:
- The Business Tiered Money Market's deposit average monthly balance × the relationship tier percentage

	Gold	**Platinum**	**Diamond**
Business Tiered Money Market	0.005%	0.007%	0.008%

Relationship Rewards Business Bonus Payment – Time Deposits
Time Deposit (CD) accounts opened on or after September 1st, 2026, may receive a Bonus Payment based on the average monthly balance of the CD account, provided the account is enrolled in and eligible for the Relationship Rewards program to determine the applicable tier.

The Bonus Payment is not a customer deposit and does not represent additional customer contributions to the Time Deposit. The Bonus Payment is credited by the Bank as a bonus payment and is taxable income.

Bonus Payment Determination
The bonus payment amount is determined monthly based on:

3. The average monthly balance of the individual Time Deposit (CD) account, and
4. The applicable Relationship Rewards tier percentage assigned based on eligibility in the Relationship Rewards program.

Relationship Rewards Tier Percentages

	Gold	**Platinum**	**Diamond**
Time Deposit (CD)	0.025%	0.05%	0.05%

The Bonus Payment is calculated by multiplying:
- the Time Deposit's Average Monthly Balance × the relationship tier percentage

Time Deposit (CD) Account Eligibility
Eligible Time Deposit Accounts
- All standard term Time Deposit accounts except:
    - IRA Time Deposits
    - Other tax-advantaged retirement Time Deposits

Eligible Time Deposit accounts may be in Active or Inactive status at the time of reward calculation.
Standard term Time Deposits include 3 Month, 6 Month, 1 Year, 15 Month, 18 Month, 2 Year, 3 Year, 4 Year, and 5 Year Terms.

Time Deposit (CD) Relationship Rewards Eligibility Requirements
To qualify for the Bonus Payment for a given month, all of the following criteria must be met:
- The Tax Reporting Owner ("TRO") associated with the linked Time Deposit must have:
    - An active business checking account (excluding Money Market Deposit Accounts), and
    - A combined average monthly balance of at least $35,000 across eligible Relationship Rewards related accounts.

If these requirements are not met for a given month, then a Bonus Payment will not be paid for that month.

Calculation of the Average Monthly Balance
The Average Monthly Balance is calculated based on the average daily balance of the individual Time Deposit (CD) account during the month. If an account is opened or closed mid-month, the Bank reserves the right to calculate balances using standard averaging methods consistent with its deposit systems.

Timing of Bonus Payment

- Rewards are calculated monthly
- If earned, the Bonus Payment is credited on the last business day of the month.
- The Bonus Payment will be posted to the eligible Time Deposit account as a Bonus Payment (BONP) transaction
- The Bank may delay or withhold a Bonus Payment if account review, system issues, or verification processes require additional time.

Effect on Interest, APY, and Maturity

- The Bonus Payment is separate from contractual interest
- The Bonus Payment does not change:
  - The Time Deposit's stated interest rate
  - The Annual Percentage Yield (APY)
  - The maturity date of the Time Deposit

Early Withdrawal and Account Closure

- The Bonus Payment may be forfeited if the Time Deposit is closed or withdrawn prior to maturity
- Bonus Payments may be included in early withdrawal penalty calculations as permitted under the account agreement
- Details regarding early withdrawal penalties are disclosed in the Time Deposit Truth in Savings Disclosure

Tax Reporting

- Bonus Payments credited to Time Deposit accounts are taxable income
- The taxable amount will be reported in the year the Reward is credited, regardless of maturity date
- Customers are responsible for determining any tax consequences. The Bank does not provide tax advice.

Relationship Rewards Program Modifications and Termination

The Bank reserves the right to:

- Modify eligibility criteria, reward percentages, or calculation methods
- Suspend or terminate the program at any time
- Correct errors related to bonus payment calculations or postings

Any changes will be applied in compliance with applicable law and disclosed as required.

Important Notice

This Bonus Payment:

- Is a bank-funded promotional credit
- Is not a customer contribution or deposit
- Does not permit additional customer deposits into Time Deposit accounts
- Does not guarantee future bonus payments

Eligibility is evaluated monthly and may change based on account status or balances.

Relationship Rewards Business Fee Waivers and Rebates

Fee waivers and rebates are offered based on reward tiers and an eligible, active account, in good standing. Benefits, waivers, and rebates are subject to change without notice as balances are recalculated monthly and tiers updated based on the new calculation. Benefits, waivers, and rebates are specific to Business Flagship Checking. Safe deposit box fee discounts are subject to safe deposit box availability.

For specific rebates, the fee will be assessed, and this will be followed by a credit back to offset the fee.

	Gold	**Platinum**	**Diamond**
Flagship Business Checks Discount	1st Order (Free up to $100)	1st Order (Free up to $100)	1st Order (Free up to $100)
Bank Checks/ Money Orders Fees Waived	Yes	Yes	Yes
Paper Statement Fee Waived	Yes	Yes	Yes
Debit Card Replacement Fee Waived	Yes	Yes	Yes
Non-NSB ATM Fee Waived	Yes	Yes	Yes
Non-NSB ATM Fee Rebate (US Only ATM)	Yes	Yes	Yes
Flagship Safe Deposit Box Fee Discount	Yes	Yes	Yes
Minimum Balance Fee Waived	Yes	Yes	Yes
Remote Deposit Scanner Cost Waived	1 Free	1 Free	1 Free
Positive Pay Fee Waived	Yes	Yes	Yes
Transaction Limits - Unlimited	Yes	Yes	Yes
Free Initial Treasury Management Setup	Yes	Yes	Yes
Additional Flagship Checking and Business Tiered Money Market Account(s) Fees Rebated	Yes	Yes	Yes

Fees and Charges: Please refer to the separate Business Schedule of Charges, available online, for information regarding fees that may be associated with this account.

Relationship Rewards Business Loan Discounts

Discounts on non-SBA Small Business Loans and Lines of Credit up to a maximum of $250,000 are available to business applicants and co-applicants who are enrolled in the Business Relationship Rewards program at the time of loan closing. The amount of the discount is determined by the applicant's or co-applicant's eligible tier and status at closing. Applicants in the Platinum tier are eligible for a 0.15% closing fee discount, with a minimum closing fee of $350, which may be applied to Line of Credit overdraft fees. Applicants in the Diamond tier are eligible for a 0.25% closing fee discount, with a minimum closing fee of $250, also applicable to Line of Credit overdraft fees. This closing fee discount is a standalone benefit and will be incorporated into the final pricing upon loan approval.

Business applicants and co-applicants may be eligible for closing fee discounts on SBA Small Business Term Loans up to $350,000, provided they are enrolled in the Business Relationship Rewards program at the time of loan closing. The discount amount is determined by the applicant's or co-applicant's eligible tier and status at closing. Both Platinum and Diamond tier members are eligible for a 0.25% closing fee discount. This discount is a standalone benefit and will be incorporated into the final loan pricing upon approval. All SBA loans are subject to applicable SBA policies and approval requirements.

Business applicants and co-applicants may be eligible for closing fee discounts on SBA Small Business Lines of Credit up to $500,000, provided they are enrolled in the Business Relationship Rewards program at the time of loan closing. The discount amount is determined by the applicant's or co-applicant's eligible tier and status at closing. Diamond tier members are eligible for a 0.25% closing fee discount. This discount is a standalone benefit and will be incorporated into the final loan pricing upon approval. All SBA loans are subject to applicable SBA policies and approval requirements.

Business applicants and co-applicants may be eligible for discounted closing fees on Quick Credit products, provided they are enrolled in the Business Relationship Rewards program at the time of loan closing. The discount amount is determined by the applicant's or co-applicant's eligible tier and status at closing. Platinum tier members are eligible for a $250 closing fee, while Diamond tier members are eligible for a $350 closing fee and a $75 annual fee. This closing fee discount is a standalone benefit and will be incorporated into the final loan pricing upon approval.

To qualify for a Business Relationship Rewards tier, business applicants or co-applicants must maintain the required funds in their account five business days prior to the loan closing. The benefit is non-transferable and applies only to the tier held at the time of closing with Newtown Savings Bank. Rewards tiers are not subject to adjustment after the loan application is closed. Certain Relationship Rewards offers may not be combined with other promotional offers. All credit and collateral are subject to approval. Programs, rates, and terms are subject to change without notice. Standard underwriting guidelines and credit policies apply. Small Business Administration (SBA) collateral and documentation requirements are governed by SBA guidelines, and SBA financing is subject to approval through the SBA 7(a) and SBA Express programs.

	Gold	Platinum	Diamond
Discount On Non-SBA Small Business Term Loans & Lines of Credit Up To 250K Max Loan Amount	N/A	0.15% Closing Fee Discount*	0.25% Closing Fee Discount*
Discount On SBA Small Business Term Loans Up To 350K Max Loan Amount	N/A	0.25% Closing Fee Discount**	0.25% Closing Fee Discount**
Discount On SBA Small Business Line of Credit Up To 500K Max Loan Amount	N/A	N/A	0.25% Closing Fee Discount***
Discount On Quick Credits	N/A	$250 Closing Fee Discount	$350 Closing Fee Discount & $75 Annual Fee Discount

- Platinum
  - * Minimum $350 Closing Fee Required. Can Be Used for LOC Overdraft.
  - ** SBA Loan Amounts Up To 150K Require 85% SBA Guarantee. SBA Loan Amounts 151K-350K Require 75% SBA Guarantee.

- Diamond
  - * Minimum $250 Closing Fee Required. Can Be Used for LOC Overdraft.
  - ** SBA Loan Amounts Up To 150K Require 85% SBA Guarantee. SBA Loan Amounts 151K-350K Require 75% SBA Guarantee.
  - *** SBA Line of Credit Requires 50% SBA Guarantee.

Not all products and services eligible for benefits under the Relationship Rewards program are available in all locations. Please contact our Customer Service Center at 203.426.2563 for details about which products and services are available in your location.