PERSONAL SAVINGS

If your current account is...	Your new account will be...	KEY DIFFERENCES... Please see the enclosed disclosure guide, "Important Changes to Your Account Terms," which details additional, important changes to the terms of your account.
Statement Savings	Get Real Savings℠	• Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge[1] will apply. • The Inactivity Fee[2] will apply. • The minimum balance to earn interest will be lowered to $0.01. • The interest calculation method will change to monthly compounding. • The account is eligible for the Massachusetts 18/65 Program.[4]
Savvy Savings	Get More Money Market℠	• The Inactivity Fee[2] will apply. • A monthly account fee of $6.00 will apply if the balance falls below the minimum balance requirement of $500.[5] • The minimum balance to earn interest will be lowered to $0.01. • Interest will be credited monthly. • The interest calculation method will change to monthly compounding. • A charge for check printing will apply.
MA Passbook Savings / Passbook Savings	Passbook Savings	• The Inactivity Fee[2] will apply. • The minimum balance to earn interest will be lowered to $0.01. • Interest will be credited monthly. • The interest calculation method will change to monthly compounding. • If you close your account before interest is credited, you will receive the accrued interest. • The account is eligible for the Massachusetts 18/65 Program.[4]
Piggy Savings	Get Real Savings℠	• Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge[1] will apply. • The Inactivity Fee[2] will apply. • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to $0.01. • Interest will be credited monthly. • No bonus interest rates will be awarded. • If you close your account before interest is credited, you will receive the accrued interest. • The account is eligible for the Massachusetts 18/65 Program.[4]
Savings Makes Cents	Get Real Savings℠	• Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge[1] will apply. • The Inactivity Fee[2] will apply. • This account will generate a statement to replace the passbook. Statements will be rendered at the end of each month. • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to $0.01. • Interest will be credited monthly. • The account is eligible for the Massachusetts 18/65 Program.[4]
IRA Savings / IRA Money Market Savings	IRA Money Market	• The Inactivity Fee will be eliminated. • This account will generate an annual statement. • The interest rate tiers will change.[6] • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to $0.01. • Interest will be credited monthly.
Holiday Club / Vacation Club	Holiday Club / Vacation Club	• This account will receive a monthly statement; your passbooks will no longer apply. • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to $0.01. • Interest will be credited monthly. • Holiday Club payouts will take place on the first Friday in October. • Vacation Club payouts will take place on the first Friday in April.