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NEW BANKING HOURS

Effective Monday, June 27, 2016, banking hours in Frederick and Towson will be as follows:
  Monday through Friday
  8:30 a.m. to 5 p.m.
  Saturdays: Closed

CONTACT US

Frederick Banking Office
18 West Patrick Street
Frederick, MD 21701
Phone: (301) 620-2583

Toll Free (866) 539-9410

Frederick Banking Office
18 West Patrick Street
Frederick, MD 21701
Phone: (301) 620-2583

Toll Free (866) 539-9410
Dear BlueRidge Bank Customer,

We are pleased to welcome you and all BlueRidge Bank customers to the Revere family! We’re excited about merging our great organizations— and hope you are, too. Revere Bank is a community bank headquartered in Maryland, covering not only Frederick and Baltimore counties but also the contiguous counties of Montgomery, Howard, Anne Arundel and Prince George’s. We’re proud to be a bank making local decisions to improve the communities we serve and make our customers even more successful. With this merger, we will be able to provide both you and your business with more resources to help you grow and accomplish your goals.

We want to make this transition as easy as possible for our customers, and we hope that this Welcome Guide helps make the conversion effortless. Your BlueRidge accounts and services are scheduled to convert to Revere products on June 27, 2016 – at which time all BlueRidge branches will be transitioned to Revere branches and the consolidation will be complete. Until then, operations will continue as usual and we encourage you to continue visiting your branches and conducting online transactions as you have been doing throughout your relationship with BlueRidge Bank.

This Welcome Guide contains information on the transition, your new account(s), and product details as well as answers to questions you may have. Please review the information carefully and contact us with any additional questions. We look forward to working with you and serving your financial needs!

Sincerely,

Andrew F. Flott  
Co-President & CEO  
Revere Bank

Kenneth C. Cook  
Co-President & CEO  
Revere Bank

J. Brian Gaeng  
Regional President  
Revere Bank
Important Dates to Remember

Week of June 20:

Watch your mail for new checks and Debit/ATM cards.

Friday, June 24:

- BlueRidge Branches will close at 5 p.m.
- BlueRidge and Revere Bank ATMs available all weekend.
- BlueRidge Bank Personal and Business Online Banking and Online BillPay will be available through 5 p.m.
- Mobile banking will be available through 5 p.m.

Weekend of Saturday, June 25 and Sunday, June 26:

- BlueRidge and Revere Bank ATMs available all weekend.
- BlueRidge Bank Personal Online Banking will be available all weekend for inquiry only.
- BlueRidge Bank Business Online Banking will not be available.
- BlueRidge Bank Personal and Business Online BillPay will not be available.
- Mobile banking will be available all weekend for inquiry only.

Monday, June 27:

- Branch offices open at 8:30 a.m. as Revere Bank.
- Start using your new Revere Bank checks and deposit tickets.
- Your old BlueRidge Bank VISA® Debit/ATM Card will no longer work. Activate and begin using your new Revere Bank MasterCard® Debit/ATM Card. Activate your card by calling the number on the sticker on your card.
- Set up the Revere Bank mobile banking app by visiting iTunes App store or Google Play.
- E-Revere Online Banking, Online Bill Pay and Business Internet Banking available at 8:30 a.m. Log in to online banking at www.reverebank.com.
Revere Bank is a community bank headquartered in Laurel, Maryland. Established in 2007 by a group of business leaders in the Washington-Baltimore corridor, Revere Bank was founded by entrepreneurs for entrepreneurs and we have always worked hard to help individuals and business owners become even more successful.

Since its founding, Revere Bank has seen continuous growth. The bank now has more than $1.2 billion in assets, making us one of the largest community banks in Maryland. And although Revere is now an established community bank with locations in six Maryland counties, we remain fully committed to our original mission of helping individuals and business owners achieve their goals while supporting our local economy.

Revere Bank’s team of experienced bankers has extensive local market knowledge. We provide creative financing and unparalleled service to meet each client's unique needs. As we grow, we make it a priority to hire and retain the best bankers in the market to maintain superior, best-in-class quality service and unbeatable products.

We do everything we can to say yes so we can enhance the quality of life for our customers, their families and their communities. Because—we’re committed to your success.
YOUR ACCOUNT NUMBERS

Your existing account numbers will not change and you will be able to transact on all of your accounts as you are currently doing today. Your current BlueRidge Bank account will be converted to a Revere Bank account over the weekend of June 25 and June 26, 2016. At that time, although your account number will remain the same, your Routing and Transit number (ABA number) will change to Revere Bank’s routing number of 055003528.

DEBIT/ATM CARDS

Debit/ATM Card

- Your BlueRidge Bank VISA® Debit/ATM card will be replaced by a Revere Bank MasterCard® Debit/ATM card during the week of June 20, 2016. You may begin to use your new Revere Bank MasterCard® Debit/ATM card on Monday, June 27, 2016, after activating it using the instructions provided in the card mailer and on the sticker on the front of the card. After you have activated your new card, please destroy your existing BlueRidge Bank VISA® Debit/ATM card by cutting it into pieces.

PIN Information

- You will choose your new PIN number by following instructions included with your new debit card.

Recurring Payments on Your BlueRidge Bank VISA® Debit/ATM Card

- If you have set up pre-authorized payments from your BlueRidge Bank VISA® Debit/ATM card, you will need to contact each merchant and provide them with your new Revere Bank MasterCard® Debit/ATM card number and expiration date as soon as possible after the activation of your card.

ATM Availability

- As we transition over the weekend of June 25 and June 26, 2016, BlueRidge Bank ATMs and Revere Bank ATMs will be available for you with no anticipated interruption. On June 27, 2016, normal access and daily limits will continue.

ATM Locations

- You may use your Revere Bank MasterCard® Debit/ATM card at any ATM.
ATM Fees and Charges

- Revere Bank is a member of the Allpoint Network, the nation’s largest ATM network. Revere customers have access to more than 43,000 surcharge-free ATMs* across the country and 55,000 worldwide. There’s no sign-up required—just look for ATMs with the Allpoint logo or use the ATM locator found at www.RevereBank.com to find a location near you. Allpoint ATMs are also located at major retailers like Target, Costco, CVS, 7/11, Walgreens and Safeway, to name a few. Depending on checking account type, Revere Bank customers receive as many as eight surcharge-free ATM transactions per month at any non-Revere Bank ATM nationally.

*Transactions made at Allpoint Network ATMs are always surcharge-free, and are not counted as part of the surcharge-free transactions offered with Revere’s checking accounts. See our Personal Account Disclosure in the Appendix of this guide for details.

CHECKING ACCOUNTS

Checks and Deposit Slips—Personal and Business Accounts

- If you have ordered checks from BlueRidge Bank’s check vendor, Deluxe, you will receive a complimentary order of Revere Bank checks beginning with the next starting number based on your previous order, and in a similar style to your current BlueRidge checks. You should receive your new Revere Bank checks at your statement mailing address by Monday, June 27, 2016. In the event there is an error on your new checks, please contact your banking office for a correction. If you have ordered checks from a vendor other than Deluxe, please contact BlueRidge Bank for information necessary to order your initial supply of Revere Bank checks. Revere Bank will provide a credit of up to $100 for your initial supply of checks. While we prefer you begin using your new Revere Bank checks as soon as possible, outstanding BlueRidge Bank checks will be processed for up to six months from the date of the check.
Bank Statements

- Your final bank statement from BlueRidge Bank will be generated on Friday, June 24, 2016, and will include all activity since your last statement. No service charge fees will be assessed for this statement period. And, there will be no service charge fees assessed for your first Revere Bank statement period.

eStatements and Transaction History

- Access to your BlueRidge Bank transaction history normally available online will be limited at Revere Bank through July 11, 2016. Access to statements and check images will be delayed for a longer period of time. Please contact your banking office directly if you need to retrieve this information. If you anticipate a need for statements or check images, we suggest you download or print any of your BlueRidge Bank statements prior to June 24, 2016.

**ONLINE BANKING**

*Online banking is free and offers free online bill payment, check images and all of the same features you have available to you at BlueRidge Bank.*

Personal Online Banking

You will be able to access your Revere Bank online banking services at [www.RevereBank.com](http://www.RevereBank.com) beginning June 27, 2016, by logging in through the Revere Bank website. The online banking login is located in the upper left corner of the Revere Bank website. Click on the “Personal” radio button to log in.

Your user ID, password, security question, and transaction history will transfer to Revere Bank. You will be required to answer a security question the first time you log in, as your computer/device will not be recognized as registered in the Revere Bank online platform. If you need information about your security question, log in to BlueRidge Bank Online Banking. From the Home Page, choose ‘Options’ and then scroll down the page to ‘Security Data.’ We suggest you confirm your security question information prior to June 24, 2016.

Online Bill Payment

- Your bill pay payees and transaction history will transfer to Revere Bank.

PopMoney

- If you are a PopMoney user, you will need to re-establish any payees you have saved, as these will not transfer.
Business Online Banking

You will be able to access your Revere Bank online banking services at www.RevereBank.com beginning June 27, 2016, by logging in through the Revere Bank website. The online banking login is located in the upper left corner of the Revere Bank website. Click on the “Business” radio button to log in. Note: If you click on the “Cash Management” radio button to log in at BlueRidge Bank, you will click on the “Business” radio button to log in at Revere Bank.

Your user ID, password, security question, ACH and wire templates, Funds Transfer templates, Remote Deposit access, Token registration, and transaction history will transfer to Revere Bank as is. User access rights will remain intact. You will be required to answer a security question the first time you log in, as your computer/device will not be recognized as registered in the Revere Bank online platform. If you need information about your security question, log in to BlueRidge Bank Online Banking. From the Home Page, choose ‘Options’ and then scroll down the page to ‘Security Data.’ We suggest you confirm your security question information prior to June 24, 2016.

Online Bill Payment

- Your bill pay payees and transaction history will transfer to Revere Bank.

*If you are a Business Online Banking customer, we look forward to working with you to discuss how the expanded product offerings at Revere Bank will benefit you and your business.*

MOBILE BANKING

Your BlueRidge mobile banking app will no longer work effective June 27, 2016. You must enroll in Revere Bank’s mobile banking app. Download the free Revere Bank mobile banking app from either Google Play (for an Android device) or the iTunes App store (for Apple devices). You must first be enrolled in online banking:

- Log in to Online Banking
- Click on ‘Options’ (top of web page)
- Scroll to ‘Mobile Banking Profile’ section
- Click on ‘Managing Device(s)’
- Click on the ‘My Devices’ tab
- Click on ‘Add New Device’
- Enter the new mobile phone number in the box provided
- Select the other services you would like:
  - BillPay
  - Text Message Banking
  - PopMoney
  - Alert Message Banking
- Click ‘Continue’

If you are a Mobile Deposit user, contact the bank to have this service enabled. Once you are enrolled in Revere Bank’s mobile banking, you can delete the BlueRidge Bank mobile app.
SAFE DEPOSIT BOXES

You will start to be billed for your safe deposit boxes on the next anniversary date at Revere Bank’s current annual fees for safe deposit boxes.

LOANS

The terms and conditions on all loan(s) will remain the same unless you are otherwise notified by mail. Continue to make payments on your regularly scheduled due date.

OTHER

Direct Deposit

- Revere Bank will contact originators of any electronic deposit with a Notification of Change and we will ask them to change your routing number.

Automatic Internal Transfers

- Any automatic internal transfers established from your checking or savings account will continue to occur on their normal schedule.

Year-End Tax Statements

- All interest information and reportable IRS transactions will be provided for the full calendar year 2016 by Revere Bank. You will not receive tax documents from BlueRidge Bank.
YOUR NEW REVERE BANK PERSONAL CHECKING AND SAVINGS ACCOUNTS

Your BlueRidge Bank accounts will be converted to a Revere Bank account over the weekend of June 25 and June 26, 2016. We carefully evaluated and compared products to ensure that your new Revere Bank accounts are best suited for your needs. In the event you prefer to open a different checking or savings account, you can visit your local banking office to do so after June 27, 2016. See the table below to determine the name of your new account(s).

<table>
<thead>
<tr>
<th>PERSONAL CHECKING</th>
<th>PERSONAL SAVINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your BlueRidge account is:</td>
<td>Personal Savings</td>
</tr>
<tr>
<td>Basic Personal Checking</td>
<td><strong>Regular Savings</strong></td>
</tr>
<tr>
<td>Regular Personal Checking</td>
<td><strong>Regular Savings</strong></td>
</tr>
<tr>
<td>Premium Personal Checking</td>
<td><strong>Regular Savings</strong></td>
</tr>
<tr>
<td>Your Revere Bank account will be:</td>
<td><strong>Regular Savings</strong></td>
</tr>
<tr>
<td>Classic Checking</td>
<td><strong>Regular Savings</strong></td>
</tr>
<tr>
<td>Classic Plus Checking</td>
<td><strong>Regular Savings</strong></td>
</tr>
<tr>
<td>Advantage Checking</td>
<td><strong>Regular Savings</strong></td>
</tr>
</tbody>
</table>

Please see the Personal Account Disclosure in the Appendix for more information related to Personal Checking and Savings Accounts.
ADDITIONAL INFORMATION ABOUT SAVINGS AND CERTIFICATE OF DEPOSIT ACCOUNTS

Savings and Money Market Accounts

Personal Money Market Accounts:

If you have a Personal Money Market account, the monthly statement period is changing from the fifteenth of each month to the thirtieth of each month.

Certificates of Deposit:

Maturity and Renewal

Your certificate of deposit will not be affected in any way. You will continue to earn the interest rate for the term on your BlueRidge certificate of deposit or most recent renewal notice. The grace period for certificates of deposit is ten (10) days post maturity.

Penalties

Your current penalties will remain in effect until maturity, at which time the standard Revere Bank penalties will apply.

Individual Retirement Accounts (IRAs):

Revere Bank will accept custodianship for your IRA plan from BlueRidge Bank and will continue to offer a variety of products for Traditional and Roth IRA accounts.

If you have the following checking, savings or certificate accounts, there will be no change to the terms and conditions of your account:

- Personal Money Market
- HSA Individual and Family
- Youth Savings
- Certificates of Deposit
Business Accounts

Business Checking, Savings and Certificate of Deposit Account Information

We are very pleased to have the opportunity to become your business banking partner. With this collaboration between BlueRidge Bank and Revere Bank, we will continue to support the local businesses and communities we serve.

We’ve been working very hard behind the scenes to make this transition a pleasant experience, and, we think you’ll see there are very few, if any, changes to your accounts. We have analyzed each type of business account to match with the most fitting Revere Bank account to help your business operate efficiently. We will always be available to answer questions or make adjustments in order to provide you and your business with the highest quality banking service.

YOUR NEW REVERE BANK BUSINESS CHECKING AND SAVINGS ACCOUNTS

Your BlueRidge Bank accounts will be converted to a Revere Bank account over the weekend of June 25 and June 26, 2016. We carefully evaluated and compared products to ensure that your new Revere Bank accounts are best suited for your needs. In the event you prefer to open a different checking or savings account, you can visit your local banking office to do so after June 27, 2016. See the table below to determine the name of your new account(s).

<table>
<thead>
<tr>
<th>BUSINESS CHECKING PRODUCTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>If your BlueRidge account is:</td>
<td>Your Revere Bank account will be:</td>
</tr>
<tr>
<td>Basic Business Checking</td>
<td>Business Classic Checking</td>
</tr>
<tr>
<td>Corporate Business Checking</td>
<td>Business Advantage Checking</td>
</tr>
<tr>
<td>Business Interest Checking</td>
<td>Business Interest Checking</td>
</tr>
<tr>
<td>Not for Profit Business Checking</td>
<td>Non-Profit Business Checking</td>
</tr>
<tr>
<td>Not for Profit Business Interest Checking</td>
<td>Business Interest Checking</td>
</tr>
<tr>
<td>IOLTA Checking</td>
<td>IOLTA Checking</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BUSINESS SAVINGS PRODUCTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>If your BlueRidge account is:</td>
<td>Your Revere Bank account will be:</td>
</tr>
<tr>
<td>Business Savings</td>
<td>Business Savings</td>
</tr>
</tbody>
</table>

Please see the Business Account Disclosure in the Appendix for information related to Business Checking and Savings Accounts.
REVERE BANK BUSINESS SAVINGS, MONEY MARKET AND CERTIFICATE OF DEPOSIT ACCOUNTS

Savings and Money Market Accounts

All BlueRidge Bank savings and money market accounts will be converted to Revere Bank accounts and will earn the interest rate offered by Revere Bank.

Certificates of Deposit:

Maturity and Renewal

Your certificate of deposit will not be affected in any way. You will continue to earn the interest rate for the term on your BlueRidge certificate of deposit or most recent renewal notice. The grace period for certificates of deposit is ten (10) days post maturity.

Penalties

Your current penalties will remain in effect until maturity, at which time the standard Revere Bank penalties will apply.

If you have the following products, there will be no change to the terms and conditions of your account:

- Business Money Market
- Non-Profit Savings
- Certificate of Deposit
Can I do my banking over the weekend of June 25 and June 26, 2016? All Revere Bank/BlueRidge offices will be closed for the weekend beginning on Friday, June 24, 2016, at 5:00 p.m. through Monday June 27, 2016, at 8:30 a.m. so that we can merge all of the BlueRidge Bank customer information into Revere Bank. Below is a list of availability of services over the weekend:

- BlueRidge and Revere Bank ATMs will be available all weekend, and BlueRidge VISA® Debit/ATM cards will be active all weekend.
- BlueRidge Bank Personal Online Banking will be available all weekend for inquiry only.
- BlueRidge Bank Business Online Banking will not be available.
- BlueRidge Bank Personal and Business Online BillPay will not be available.
- Mobile banking will be available all weekend for inquiry only.

Will any BlueRidge Bank locations change? No. We are happy to say that no banking offices will be closing. On Monday, June 27, 2016, all BlueRidge offices will re-open as Revere Bank, and the signs will change to “Revere Bank.” You may then do your banking at any of our seven locations.

Will I have enough FDIC coverage when the two banks merge? When we merge, deposits from BlueRidge Bank will be separately insured from deposits at Revere Bank. The FDIC has a special rule that says when two banks merge, a customer’s deposits will be considered to be separately insured — as if the two banks are still operating separately — for at least six months and possibly longer for certificates of deposit (CDs). The six-month rule is intended to allow depositors time to review their deposit insurance coverage, so they don’t have to rush to the bank after a merger to withdraw amounts over $250,000 from the combined balance.

The six month period began March 23, 2016, and will end on September 23, 2016.
ANSWERS TO QUESTIONS ABOUT CHECKING ACCOUNTS

Will my account number stay the same? Yes. There are no changes to account numbers.

Will I have a choice in the type of Checking and Savings Account available to me, or will one be assigned? An account will initially be assigned but can be changed upon request after June 27, 2016.

What will happen to my direct deposit or automatic withdrawals on my account? All direct deposits and automatic withdrawals will continue as normal.

Will I get new checks for my account with Revere Bank? Yes. If you have ordered checks from BlueRidge Bank’s check vendor, Deluxe, you will receive a complimentary order of Revere Bank checks beginning with the next starting number based on your previous order, and in a similar style to your current BlueRidge checks. You should receive your new Revere Bank checks at your statement address by Monday, June 27, 2016. In the event there is an error on your new checks, please contact your banking office for a correction. If you have ordered checks from a vendor other than Deluxe, please contact BlueRidge Bank for information necessary to order your initial supply of Revere Bank checks. Revere Bank will provide a credit of up to $100 for your initial supply of checks. While we prefer you begin using your new Revere Bank checks as soon as possible, outstanding BlueRidge Bank checks will be processed for up to six months from the date of the check.

How long can I continue to write checks from my BlueRidge checkbook? You can continue writing checks from your BlueRidge bank account until June 27, 2016. Please begin using your new supply of Revere Bank checks as soon as you are able after June 27, 2016, and destroy your old BlueRidge Bank checks when you begin doing so. Checks that are written on or after June 27, 2016, on your BlueRidge account will be processed as normal for up to 12 months from the date written.

What about eStatements and transaction history? Access to your transaction history normally available online will be limited at Revere Bank through July 11, 2016. Access to statements and check images will be delayed for a longer period of time. Please contact your banking office directly if you need to retrieve this information. If you anticipate a need for statements or check images, we suggest you download or print any of your BlueRidge Bank statements prior to June 24, 2016.

Will I need to sign new signature cards and/or account agreements? No, there is no need to sign new signature cards or agreements. The account agreements transfer to Revere Bank.
ANSWERS TO QUESTIONS ABOUT DEBIT/ATM CARD

Will I get a new Revere Bank Debit/ATM Card? Yes. A new Revere Bank MasterCard® Debit/ATM card will be issued to you by June 27, 2016. Your new card will have a new number and PIN. When you receive your new card, call the number on the sticker on the front of the card to activate it. You can continue to use your old card until June 26, 2016. If you have set up recurring payments from your BlueRidge Bank VISA® Debit/ATM card, you must contact the merchant and give them your new Revere Bank MasterCard® Debit/ATM card number and expiration date as soon as possible after the activation of your card to insure that your recurring payments continue.

During the merger weekend, will my BlueRidge Bank VISA® Debit/ATM card work? Your card will still function as normal through June 26, 2016. Remember to activate your new Revere Bank MasterCard® Debit/ATM on June 27, 2016.

I have a Debit/ATM card but I haven’t used it in awhile. Will I get a new card? If you have an active BlueRidge Bank VISA® Debit/ATM card, you will automatically receive a new Revere Bank MasterCard® Debit/ATM card replacement card. If your card is not active, or has never been activated, contact your banking office to order or re-apply for a new one.

What will my card limits be? Your card limits will be the same limits currently set with your BlueRidge Bank VISA® Debit/ATM card. If you experience any issues with your limits or using your card, please call your banking office.

ANSWERS TO QUESTIONS ABOUT SAVINGS

Will my Savings Account number(s) change?
Will my IRA and CD Account numbers change?
Your account numbers will remain the same for your Savings, IRA and CD accounts.

Will the interest on my Savings Account continue to post monthly? Yes, your interest will continue to post monthly, and you will receive your statement monthly.

What will happen to my Certificates of Deposit (CDs) and IRAs? Your certificate of deposit will not be affected in any way. You will continue to earn the interest rate for the term on your BlueRidge certificate of deposit. The grace period for certificates of deposit is ten (10) days post maturity.
ANSWERS TO QUESTIONS ABOUT LOANS

Will my Consumer or Mortgage Loan Account number(s) change?
Will my Business Loan Account number(s) change?
No, there are no changes to your account numbers.

What will happen to my personal loans?
What will happen to my business loans?
Revere Bank will retain all loans and will continue to service them locally. All rates and terms will remain the same until you pay off your loan or refinance. You will receive a separate communication regarding the conversion of your loan from BlueRidge Bank to Revere Bank. You can contact your banking office if you have questions specific to your loan.

What if I pay my loan using a billing statement?
How should I write out my loan payment check?
Beginning June 27, 2016, please make your loan payment payable to “Revere Bank,” and mail your payment to Revere Bank, 319 Main Street, Laurel, MD 20707.

Will my automatic loan payment still be deducted from my accounts? Yes, all automatic payments will continue without interruption.

How will I access my Home Equity Line of Credit? You can access your Home Equity Line of Credit (HELOC) through checks or by visiting your banking office to make a withdrawal. In addition, you can make online transfers in online banking from your HELOC to your checking account.

Can I access my loan online? Yes, if you currently access your loan via online banking, your password and ID will not change.

How will I access my Business Line of Credit (LOC)? You may continue to access your LOC as you currently do until close of business June 24, 2016. Beginning June 27, 2016, access the LOC in the following ways:
  • In person draws or payments at any of our seven banking offices.
  • Call any of our seven banking offices to transfer funds to or from your LOC.
ANSWERS TO QUESTIONS ABOUT ADDITIONAL SERVICES

I’m a remote deposit customer. What do I need to know? You will automatically be redirected to Revere Bank’s remote deposit site. You will conduct your remote deposit activity in the same way you currently do.

What are the cut-off times for Remote Deposit Capture? The cut-off is weekdays at 6 p.m.

I am a QuickBooks or Quicken user. What do I need to know? Intuit aggregation services will be interrupted from June 24, 2016, to June 27, 2016. Intuit product users are encouraged to download a QFX/QBO file prior to June 24, 2016. The following services will not be accessible during the outage:

- Quicken Win/Mac Express Web Connect
- QuickBooks Online (QBO)
- Mint: Please do not open Mint until July 1, 2016, after the conversion to ensure the Mint product is properly updated. No additional customer action should be required.

For detailed conversion instructions please go to www.RevereBank.com and visit the Merger Information Center for “Intuit Conversion Instructions.”
Personal Account Disclosure

Checking Accounts

- **Classic Checking**

Our non-interest checking account has no minimum balance requirement. The account offers free E-Revere Online Banking with the option of Online Bill Pay, and a free Revere Bank Check Card with no transaction fees at Revere Bank ATMs. Your checks are stored by the bank through our Courtesy Check Safekeeping service and printed in check number order on your monthly statement. You can also access images of your checks free of charge through E-Revere Online Banking 24 hours a day, seven days a week or you can obtain photocopies of your checks in any branch location. Should you need to verify a check payment, we will provide you with as many as 24 photocopies a year at no charge.

In any service charge period, your checking account will be charged:

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly maintenance fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>Charge per debit in excess of 10 per service charge period</td>
<td>$0.50</td>
</tr>
</tbody>
</table>

Minimum opening deposit is $50.00.

Undertine indicates a change from BlueRidge Bank accounts

- **Classic Plus Checking**

Our Classic Plus checking account allows you to avoid monthly maintenance fees. The account offers free E-Revere Online Banking with the option of Online Bill Pay and a free Revere Bank Check Card with no transaction fees at Revere Bank ATMs. Your checks are stored by the bank through our Courtesy Check Safekeeping service and printed in check number order on your monthly statement. You can also access images of your checks free of charge through E-Revere Online Banking, 24 hours a day, seven days a week or you can obtain photocopies of your checks in any branch location. Should you need to verify a check payment, we will provide you with as many as 24 photocopies a year at no charge.

By maintaining one of the following minimum balances, you will not be charged the monthly maintenance fee:

- $500 minimum daily balance in this Classic Plus Checking Account; or
- $1,000 combined balance in your checking and/or related savings, money market and certificate of deposit

In any service charge period that your account falls below the combined minimum monthly balance using the lowest balance during the month, your checking account will be charged the monthly maintenance fee of $8.00.

Minimum opening deposit is $50.00.

- **Classic Direct Checking**

You qualify for a free, no-minimum-balance non-interest checking account when your payroll, Social Security, retirement funds, or other recurring item is electronically deposited to your account on a monthly basis.

The account offers free E-Revere Online Banking with the option of Online Bill Pay, and a free Revere Bank Check Card with no transaction fees at Revere Bank ATMs. Your checks are stored by the bank through our Courtesy Check Safekeeping service and printed in check number order on your monthly statement. You can also access images of your checks free of charge through E-Revere Online Banking, 24 hours a day, seven days a week or you can obtain photocopies of your checks in any branch location. Should you need to verify a check payment, we will provide you with as many as 24 photocopies a year at no charge.

If you cancel direct deposit at any time or a direct deposit is not posted to your account for two consecutive service charge periods, your account will convert to a Classic Checking Account. (See Classic Checking Account description for applicable account fees.)

Minimum opening deposit is $50.00.
• **Advantage Checking**

Our interest checking account offers free *E-Revere* Online Banking and Online Bill Pay, a free Revere Bank Check Card, no transaction fees at Revere Bank ATMs and the first order of checks is free. In addition, images of your checks will be returned with your monthly statements. You can access images of your checks through *E-Revere* Online Banking, 24 hours a day, seven days a week or you can obtain photocopies of your checks in any branch location.

The current interest rate is 0.05% with an annual percentage yield of 0.05 %. Interest rates and annual percentage yields are subject to change on the first calendar day of each month, at the sole discretion of the Bank. Interest begins to accrue on the date of deposit for cash and no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest continues to accrue up to, but not including, the day of withdrawal. Interest is compounded daily and credited monthly. The current interest rate and annual percentage yield is effective as of May 13, 2016.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

By maintaining one of the following combined minimum monthly balance options, you will not be charged the monthly maintenance fee:

- $1,000 minimum daily balance in your Advantage Checking account; or
- $2,500 combined balance in your checking and/or related savings, money market or certificate of deposit; or
- $15,000 combined balance in your checking and/or related savings, money market, certificate of deposit and loans (loan amounts may include personal installment loans, and home equity loans and/or lines of credit.)

In any service charge period that your account falls below the combined minimum monthly balance using the lowest balance during the month, your checking account will be charged the monthly maintenance fee of $12.00.

Minimum opening deposit is $50.00.

Additional account benefits include:

- Free notary service
- Free cashier checks
- First year discount on safe deposit annual rental fee (restrictions apply)
- Periodic bonus rate on new Certificates of Deposit (excluding special promotions)
- Periodic discount rate on personal installment loans (subject to credit approval)

See the Special Services section for other fees that may apply to all checking accounts.

**Revere Bank Check Card Fees:**

There is no annual fee for the Revere Bank Check Card, and there are no usage charges for making purchases with your card at MasterCard® merchants in the United States. MasterCard® will assess a fee for conversion of International purchases. This fee will be added to the cost of the purchase.

Transactions made at Revere Bank ATMs will incur the following fees:

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM withdrawal</td>
<td>No charge</td>
</tr>
<tr>
<td>ATM balance inquiry or transfer</td>
<td>No charge</td>
</tr>
</tbody>
</table>

All transactions made at foreign, regional, or national network ATMs that are not part of the Revere Bank ATM system may incur a fee charged by the owner of the ATM. No additional fee will be charged by Revere Bank.

**Money Market Accounts:**

*Please refer to the Limitations on Money Market and Savings Accounts section for more details about these accounts.*

The interest rate you earn may increase or decrease as the daily balance in the account fluctuates. The interest rate and annual percentage yield applicable to each balance may change at any time at the Bank's sole discretion. The current interest rates and annual percentage yields as of May 13, 2016, are:

<table>
<thead>
<tr>
<th>Balance Level</th>
<th>Interest Rate</th>
<th>Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000 or more</td>
<td>0.250%</td>
<td>0.25%</td>
</tr>
<tr>
<td>$25,000-$99,999.99</td>
<td>0.200%</td>
<td>0.20%</td>
</tr>
<tr>
<td>$10,000-$24,999.99</td>
<td>0.120%</td>
<td>0.12%</td>
</tr>
<tr>
<td>$2,500-$9,999.99</td>
<td>0.080%</td>
<td>0.08%</td>
</tr>
<tr>
<td>Less than $2,500</td>
<td>0.050%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

Interest is compounded daily and credited monthly.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the date of deposit for cash and non-cash items (for example, checks). For individual retirement accounts, interest begins to accrue on the date of deposit. Interest continues to accrue up to, but not including, the day of withdrawal.
Personal Account Disclosure

Your checks are stored by the bank through our Courtesy Check Safekeeping service and printed in check number order on your monthly statement. You can also access images of your checks free of charge through E-Revere Online Banking 24 hours a day, seven days a week or you can obtain photocopies of your checks in any branch location. Should you need to verify a check payment, we will provide you with as many as 24 photocopies a year at no charge. (See Limitations on Money Market and Savings Accounts for more information.)

Monthly maintenance fee ......................................................$10.00

By maintaining a minimum daily balance of $2,500, you will not be charged the monthly maintenance fee of $10.00.

Minimum opening deposit is $2,500.

See the Special Services section for other fees that may apply to all money market account.

Savings Accounts:

Please refer to the Limitations on Money Market and Savings Accounts section for more details about these accounts.

The current interest rate (as of May 13, 2016) is 0.050% with an annual percentage yield of 0.05%. The interest rate and annual percentage yield are subject to change on the first calendar day of each month, at the sole discretion of the Bank. Interest begins to accrue on the date of deposit for cash and non-cash items (for example, checks). Interest continues to accrue up to, but not including, the day of withdrawal.

Interest is compounded daily and credited monthly. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

You will incur a charge of $3.00 for each withdrawal/debit in excess of four per service charge period.

By maintaining a minimum daily balance of $100, you will not be charged the monthly maintenance fee of $7.50.

Minimum opening deposit is $50.00.

Underline indicates a change from BlueRidge Bank accounts.

See the Special Services section for other fees that may apply to all savings accounts.

Limitations on Money Market and Savings Accounts:

Unlimited withdrawals may be made directly, in person, at ATMs, and through the mail. Federal regulation limits the number of checks, drafts, debit card and point of sale transactions, preauthorized transfers, automatic transfers, including ACH transactions and transfers using E-Revere Online Banking to six per calendar month. Excess transactions will result in a Regulation D Violation Fee. (See Special Services listing for more information.)
Certificates of Deposit:

Certificates of Deposit (CDs) earn a fixed rate of interest for both cash and non-cash items (for example, checks) from day of deposit to, but not including, day of maturity on the actual daily balance in your CD. The daily balance method applies a daily periodic rate to the principal in the account each day. The offered interest rates and annual percentage yields may change at any time. Depositors opening a CD to receive income may have interest paid monthly, quarterly or annually by check or credit to another account at the Bank. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce the earnings. If periodic interest payments are made, compounding may not occur.

- Regular and IRA Certificate of Deposits (Rates effective May 13, 2016)

<table>
<thead>
<tr>
<th>Term</th>
<th>Minimum Deposit</th>
<th>Interest Rate</th>
<th>Annual Percentage Yield</th>
<th>Compounding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 mos.</td>
<td>$1,000</td>
<td>0.150%</td>
<td>0.15%</td>
<td>No compounding, credited at maturity</td>
</tr>
<tr>
<td>4-6 mos.</td>
<td>1,000</td>
<td>0.200%</td>
<td>0.20%</td>
<td>No compounding, credited at maturity</td>
</tr>
<tr>
<td>7-11 mos.</td>
<td>1,000</td>
<td>0.299%</td>
<td>0.30%</td>
<td>No compounding, credited at maturity</td>
</tr>
<tr>
<td>12-17 mos.</td>
<td>1,000</td>
<td>0.449%</td>
<td>0.45%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>18-23 mos.</td>
<td>1,000</td>
<td>0.499%</td>
<td>0.50%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>24-35 mos.</td>
<td>1,000</td>
<td>0.698%</td>
<td>0.70%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>36-47 mos.</td>
<td>1,000</td>
<td>0.896%</td>
<td>0.90%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>48-59 mos.</td>
<td>1,000</td>
<td>1.242%</td>
<td>1.25%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>60 mos.</td>
<td>1,000</td>
<td>2.00%</td>
<td>2.02%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
</tbody>
</table>

During the term of your CD, you may not make partial withdrawals of principal or any additional deposits. CDs will automatically renew for the same term at maturity. You may withdraw funds for up to ten calendar days after the maturity date without penalty. No interest is earned during the grace period if the CD is redeemed.

Early Redemption Penalties:

The Bank may impose a penalty if you redeem your CD prior to its maturity. The penalties are three months’ interest for CDs with terms of one year or less or six months’ interest for CDs with terms of more than one year. In some situations, early redemption of a CD may result in a loss of principal. Early redemption of IRA CDs may require an interest penalty plus a 10% tax penalty imposed by the Internal Revenue Service.

See the Special Services section for other fees that may apply to all certificates of deposit.
Appendix A: Special Services/Fees

Special Services

The following special service charges may apply to checking, money market, savings and certificate of deposit accounts.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic overdraft transfer</td>
<td>$ 5.00*</td>
</tr>
<tr>
<td>Cashier's Check</td>
<td>6.00</td>
</tr>
<tr>
<td>Check purchase</td>
<td>Varies*</td>
</tr>
<tr>
<td>Cancel check return fee, charged and collected on the 5th of each month</td>
<td>5.00*</td>
</tr>
<tr>
<td>Copies of:</td>
<td></td>
</tr>
<tr>
<td>• Checking or savings statement (per page)</td>
<td>5.00</td>
</tr>
<tr>
<td>• Check paid (per item)</td>
<td>5.00*</td>
</tr>
<tr>
<td>• Deposited item (per item)</td>
<td>5.00*</td>
</tr>
<tr>
<td>• Deposit slip (per item)</td>
<td>5.00*</td>
</tr>
<tr>
<td>• Return check (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>• Withdrawal slip (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>Deposited item returned (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>Early account close (less than 6 months)</td>
<td>10.00*</td>
</tr>
<tr>
<td>Foreign currency</td>
<td>5.00*</td>
</tr>
<tr>
<td>Handling charge for attachments and levies</td>
<td>125.00*</td>
</tr>
<tr>
<td>Insufficient funds—per item (might include check, in-person withdrawal</td>
<td></td>
</tr>
<tr>
<td>or other electronic transactions)</td>
<td>25.00</td>
</tr>
<tr>
<td>Interim statement (per page)</td>
<td>7.00*</td>
</tr>
<tr>
<td>Notary services (non-customer)</td>
<td>2.00*</td>
</tr>
<tr>
<td>Overdraft—per item (might include check, in-person withdrawal, ATM</td>
<td>25.00</td>
</tr>
<tr>
<td>withdrawal or other electronic transactions)</td>
<td></td>
</tr>
<tr>
<td>Daily overdraft fee (each day still overdrawn)</td>
<td>4.00</td>
</tr>
<tr>
<td>Regulation D Violation Fee</td>
<td>10.00*</td>
</tr>
<tr>
<td>Returned statement (per month)</td>
<td>2.00*</td>
</tr>
<tr>
<td>Special collections:</td>
<td></td>
</tr>
<tr>
<td>• Domestic incoming and outgoing</td>
<td>20.00*</td>
</tr>
<tr>
<td>• Foreign incoming and outgoing</td>
<td>20.00*</td>
</tr>
<tr>
<td>Statement reconciliation (minimum per hour)</td>
<td>20.00*</td>
</tr>
<tr>
<td>Stop payment request (per item)</td>
<td>25.00</td>
</tr>
<tr>
<td>Uncoded check</td>
<td>0.25</td>
</tr>
<tr>
<td>Uncoded deposit ticket</td>
<td>0.25*</td>
</tr>
<tr>
<td>US Treasury transactions (purchase or sale)</td>
<td>50.00*</td>
</tr>
<tr>
<td>Wire transfer:</td>
<td></td>
</tr>
<tr>
<td>• Domestic incoming</td>
<td>10.00</td>
</tr>
<tr>
<td>• Domestic outgoing</td>
<td>15.00</td>
</tr>
<tr>
<td>• Foreign incoming</td>
<td>10.00</td>
</tr>
</tbody>
</table>

Safe Deposit Boxes Fees

| 3 x 10                     | 60.00    |
| 5 x 10                     | 90.00    |
| 10 x 10                    | 120.00   |
| Drilled lock               | 150.00*  |
| Key replacement            | 30.00*   |

Past due box rental fees:

• 30 days                   | 10.00*   |
• 60 days                   | 15.00*   |
• 90 days                   | 25.00    |

*Indicates a change from BlueRidge Bank accounts
Business Account Disclosure

Business Checking Accounts

- **Business Classic Checking**

  Required minimum daily balance to avoid monthly maintenance fee: $500.00
  Charge in any statement cycle your balance falls below $500: 12.00

  This account is for businesses with limited monthly transactions. You are allowed 250 transactions per month at no charge. If you exceed the maximum number of transactions, your account will be charged the following per-item fees:

  Charge per check, other debit item, or deposited item over 250: $0.25

  Minimum opening deposit is $100.

- **Business Classic Plus**

  You can link your deposit and loan balances together to receive pricing benefits. By maintaining one of the following combined minimum daily balance options, you will not be charged the monthly maintenance or per-item fees:

  - $5,000 combined business balance in your checking and/or related savings, money market and certificate of deposit; or,
  - $30,000 combined business balance in your checking and/or related savings, money market, certificate of deposit and business loan balances (can include the owner's Home Equity line/loan),

  In any service charge period that your account falls below the combined minimum daily balance using the lowest balance during the month, your checking account will be charged the monthly maintenance fee of $15.00.

  You are allowed 300 transactions per month at no charge. If you exceed the maximum number of transactions and your account falls below the combined minimum balance using the lowest balance during the month, your account will be charged the following per-item fees:

  Charge per check, other debit item, or deposited item over 250: $0.25

  The Business Classic Plus Plan is the comprehensive business package that has many of the banking tools to help your business and your employees. Here are some additional benefits you receive with this account:

  - No-monthly-maintenance-charge personal Advantage Checking account for the business owner(s).
  - Employees receive the benefit of a no-maintenance-fee checking account (with direct payroll deposit),

  Minimum opening deposit is $100.

- **Business Advantage Checking**

  Designed for the larger business customer, combining the benefits of an earnings credit and the opportunity to incorporate additional services such as Quick Bank (our remote deposit service), Zero balance accounts, Corporate Sweeps, and other Cash Management services.

  No minimum balance required.

**Basic Fee Schedule**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Charge</td>
<td>$15.00</td>
</tr>
<tr>
<td>Items Deposited (per item)</td>
<td>0.20</td>
</tr>
<tr>
<td>Checks or other debits (per item)</td>
<td>0.20</td>
</tr>
<tr>
<td>ACH Debits (per item)</td>
<td>0.20</td>
</tr>
<tr>
<td>ACH Credits (per item)</td>
<td>0.20</td>
</tr>
</tbody>
</table>

Please consult with your Financial Services Representative or Account Officer for a customized plan to meet the needs of your business.
• Business Interest Checking

Available only to Sole Proprietors, Non-Profit Organizations, and certain types of Escrow Funds. Our Business Interest Checking is a full service checking account with no monthly service fees or monthly minimum balance requirements and a competitive interest rate.

You are allowed 300 transactions per month at no charge. If you exceed the maximum number of transactions, your account will be charged the following per-item fees:

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charge per check, other debit item, or deposited item over 300</td>
<td>$0.25</td>
</tr>
</tbody>
</table>

Minimum opening deposit is $100.

• Non Profit Checking

We designed this account for small, local non-profit organizations. Our Non-Profit Checking is a non-interest bearing account and has no minimum balance requirement. Your checks are stored by the bank through our Courtesy Check Safekeeping service and printed in check number order on your monthly statement. You can also obtain photocopies of your checks in any branch location. Should you need to verify a check payment, we will provide you with as many as 24 photocopies a year at no charge.

You are allowed 300 transactions per month at no charge. If you exceed the maximum number of transactions, your account will be charged the following per-item fees:

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charge per check, other debit item, or deposited item over 300</td>
<td>$0.25</td>
</tr>
</tbody>
</table>

Minimum opening deposit is $100

All of our Business Checking accounts include free access to our E-Revere Business Online Banking and Business Bill Pay products.

• IOLTA & MAHT

Designed specifically for Lawyer's Trust funds (IOLTA) and Real Estate Settlement Attorney funds (MAHT), these Checking account funds earn interest. All interest earned, less maintenance charges, is paid directly to the corresponding state program for support of low-income legal assistance, affordable housing, and other programs.

Maintenance charge (not directly charged to the account) is $15.00 per month (charged quarterly).

Minimum opening deposit is $100.

• Escrow Manager

Designed for organizations, businesses, or individuals who serve as escrow agents, this account provides a competitive interest rate, tied to our Business Money Market rates, no monthly maintenance fees or per items fees, and one consolidated statement each month, detailed by account. Master account provides easy access, with check writing for disbursement purposes, with consecutively numbered sub accounts and interest paid directly to each sub account for simplified recordkeeping.

Minimum opening deposit is $100.

See the Special Services section for other fees that may apply to all checking accounts

Revere Bank Business Check Card Fees:

There is no annual fee for the Revere Bank Check Card, and there are no usage charges for making purchases with your card at MasterCard® merchants in the United States. MasterCard® will assess a fee for conversion of International purchases. This fee will be added to the cost of the purchase.

Transactions made at Revere Bank ATMs will incur the following fees:

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM withdrawal</td>
<td>No charge</td>
</tr>
<tr>
<td>ATM balance inquiry or transfer</td>
<td>No charge</td>
</tr>
</tbody>
</table>

All transactions made at foreign, regional, or national network ATMs that are not part of the Revere Bank ATM system may incur a fee charged by the owner of the ATM. No additional fee will be charged by Revere Bank.
Quick Bank

Deposit checks from the convenience of your office with a computer, high speed internet connection, and a scanner and software provided by Revere Bank and eliminate that trip to the bank. Make deposits up to 5:45 pm for credit that business day.

Ask your Financial Services Representative or Account Officer how to get a free demonstration and the qualifications necessary for this service.

Business Money Market Account:

Please refer to the Limitations on Money Market and Savings Accounts section for more details about these accounts.

The interest rate you earn may increase or decrease as the daily balance in the account fluctuates. The interest rate and annual percentage yield applicable to each balance may change at any time at the Bank's sole discretion. The current interest rates and annual percentage yields effective May 13, 2016 are:

<table>
<thead>
<tr>
<th>Balance Level</th>
<th>Interest Rate</th>
<th>Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250,000 or more</td>
<td>0.349%</td>
<td>0.35%</td>
</tr>
<tr>
<td>$100,000-$249,999</td>
<td>0.299%</td>
<td>0.30%</td>
</tr>
<tr>
<td>$25,000-$249,999</td>
<td>0.220%</td>
<td>0.22%</td>
</tr>
<tr>
<td>$10,000-$24,999.99</td>
<td>0.120%</td>
<td>0.12%</td>
</tr>
<tr>
<td>$2,500-$9,999.99</td>
<td>0.080%</td>
<td>0.08%</td>
</tr>
<tr>
<td>Less than $2,500</td>
<td>0.050%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

Interest is compounded daily and credited monthly.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the date of deposit for cash and non-cash items (for example, checks). For individual retirement accounts, interest begins to accrue on the date of deposit. Interest continues to accrue up to, but not including, the day of withdrawal.

Your checks are stored by the bank through our Courtesy Check Safekeeping service and printed in check number order on your monthly statement. You can also access images of your checks free of charge through E-Revere Online Banking 24 hours a day, seven days a week or you can obtain photocopies of your checks in any branch location. Should you need to verify a check payment, we will provide you with as many as 24 photocopies a year at no charge. (See Limitations on Money Market and Savings Accounts for more information.)

Monthly maintenance fee $10.00

By maintaining a minimum daily balance of $2,500, you will not be charged the monthly maintenance fee of $10.00. Minimum opening deposit is $2,500.

See the Special Services section for other fees that may apply to all money market accounts.

Limitations on Money Market and Savings Accounts:

Unlimited withdrawals may be made directly, in person, at ATMs and through the mail. Federal regulation limits the number of checks, drafts, debit card and point of sale transactions, preauthorized transfers, automatic transfers, including ACH transactions and transfers using E-Revere Online Banking to six per calendar month. Excess transactions will result in a Regulation D Violation Fee. (See Special Services listing for more information.)
Certificates of Deposit:

Certificates of Deposit (CDs) earn a fixed rate of interest for both cash and non-cash items (for example, checks) from day of deposit to, but not including, day of maturity on the actual daily balance in your CD. The daily balance method applies a daily periodic rate to the principal in the account each day. The offered interest rates and annual percentage yields may change at any time. Depositors opening a CD to receive income may have interest paid monthly, quarterly or annually by check or credit to another account at the Bank. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce the earnings. If periodic interest payments are made, compounding may not occur.

- **Regular Certificate of Deposit (Rates effective as of May 13, 2016)**

<table>
<thead>
<tr>
<th>Term</th>
<th>Minimum Deposit</th>
<th>Interest Rate</th>
<th>Percentage Yield</th>
<th>Crediting and Compounding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 mos.</td>
<td>$1,000</td>
<td>0.15%</td>
<td>0.15%</td>
<td>No compounding, credited at maturity</td>
</tr>
<tr>
<td>4-6 mos.</td>
<td>1,000</td>
<td>0.20%</td>
<td>0.20%</td>
<td>No compounding, credited at maturity</td>
</tr>
<tr>
<td>7-11 mos.</td>
<td>1,000</td>
<td>0.29%</td>
<td>0.30%</td>
<td>No compounding, credited at maturity</td>
</tr>
<tr>
<td>12-17 mos.</td>
<td>1,000</td>
<td>0.44%</td>
<td>0.45%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>18-23 mos.</td>
<td>1,000</td>
<td>0.49%</td>
<td>0.50%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>24-35 mos.</td>
<td>1,000</td>
<td>0.69%</td>
<td>0.70%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>36-47 mos.</td>
<td>1,000</td>
<td>0.89%</td>
<td>0.90%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>48-59 mos.</td>
<td>1,000</td>
<td>1.24%</td>
<td>1.25%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
<tr>
<td>60 mos.</td>
<td>1,000</td>
<td>2.00%</td>
<td>2.02%</td>
<td>Compounded Daily, credited monthly</td>
</tr>
</tbody>
</table>

During the term of your CD, you may not make partial withdrawals of principal or any additional deposits. CDs will automatically renew for the same term at maturity. You may withdraw funds for up to ten calendar days after the maturity date without penalty. No interest is earned during the grace period if the CD is redeemed.

**Early Redemption Penalties**

The Bank may impose a penalty if you redeem your CD prior to its maturity. The penalties are three months' interest for CDs with terms of one year or less or six months' interest for CDs with terms of more than one year. In some situations, early redemption of a CD may result in a loss of principal. Early redemption of IRA CDs may require an interest penalty plus a 10% tax penalty imposed by the Internal Revenue Service.

*See the Special Services section for other fees that may apply to all certificates of deposit.*
**Appendix B: Special Services/Fees**

**Special Services**

The following special service charges may apply to checking, money market, savings and certificate of deposit accounts.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic overdraft transfer</td>
<td>5.00</td>
</tr>
<tr>
<td>Cashier's check</td>
<td>6.00</td>
</tr>
<tr>
<td>Check purchase</td>
<td>Varies</td>
</tr>
<tr>
<td>Canceled check return fee, charged and collected on the 5th of each month</td>
<td>5.00</td>
</tr>
<tr>
<td>Copies of:</td>
<td></td>
</tr>
<tr>
<td>• Checking or savings statement (per page)</td>
<td>5.00</td>
</tr>
<tr>
<td>• Check paid (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>• Deposited item (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>• Deposit slip (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>• Return check (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>• Withdrawal slip (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>Deposited item returned (per item)</td>
<td>5.00</td>
</tr>
<tr>
<td>Early account close (less than 6 months)</td>
<td>10.00</td>
</tr>
<tr>
<td>E-Revere Online Banking ACH Module (per month, requires approval)</td>
<td>10.00</td>
</tr>
<tr>
<td>E-Revere Online Banking Wire Transfer Module (per month, requires approval)</td>
<td>10.00</td>
</tr>
<tr>
<td>Foreign currency</td>
<td>5.00</td>
</tr>
<tr>
<td>Handling charge for attachments and levies</td>
<td>125.00</td>
</tr>
<tr>
<td>Insufficient funds -per item (might include check, in-person withdrawal, ATM withdrawal or other electronic transactions)</td>
<td>25.00</td>
</tr>
<tr>
<td>Interim statement (per page)</td>
<td>7.00</td>
</tr>
<tr>
<td>Notary services (non-customer)</td>
<td>2.00</td>
</tr>
<tr>
<td>Overdraft-per item (might include check, in-person withdrawal, ATM withdrawal or other electronic transactions)</td>
<td>25.00</td>
</tr>
<tr>
<td>Daily overdraft fee (each day still overdrawn)</td>
<td>4.00</td>
</tr>
<tr>
<td>Regulation D Violation Fee</td>
<td>10.00</td>
</tr>
<tr>
<td>Returned statement (per month)</td>
<td>2.00</td>
</tr>
<tr>
<td>Special collections:</td>
<td></td>
</tr>
<tr>
<td>• Domestic incoming and outgoing</td>
<td>20.00</td>
</tr>
<tr>
<td>• Foreign incoming and outgoing</td>
<td>20.00</td>
</tr>
<tr>
<td>Statement reconciliation (minimum per hour)</td>
<td>20.00</td>
</tr>
<tr>
<td>Stop payment request (per item)</td>
<td>25.00</td>
</tr>
<tr>
<td>Uncollected funds-per item (might include check, in-person withdrawal, ATM withdrawal or other electronic transactions)</td>
<td>5.00</td>
</tr>
<tr>
<td>Unencoded check</td>
<td>0.25</td>
</tr>
<tr>
<td>Unencoded deposit ticket</td>
<td>0.25</td>
</tr>
<tr>
<td>US Treasury transactions (purchase or sale)</td>
<td>50.00</td>
</tr>
<tr>
<td>Wire transfer:</td>
<td></td>
</tr>
<tr>
<td>• Domestic incoming</td>
<td>10.00</td>
</tr>
<tr>
<td>• Domestic outgoing</td>
<td>15.00</td>
</tr>
<tr>
<td>• Foreign incoming</td>
<td>10.00</td>
</tr>
</tbody>
</table>

**Safe Deposit Boxes Fee**

<table>
<thead>
<tr>
<th>Size</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 x 10</td>
<td>60.00</td>
</tr>
<tr>
<td>5 x 10</td>
<td>90.00</td>
</tr>
<tr>
<td>10 x 10</td>
<td>120.00</td>
</tr>
<tr>
<td>Drilled lock</td>
<td>150.00</td>
</tr>
<tr>
<td>Key replacement</td>
<td>30.00</td>
</tr>
<tr>
<td>Past due box rental fees:</td>
<td></td>
</tr>
<tr>
<td>• 30 days</td>
<td>10.00</td>
</tr>
<tr>
<td>• 60 days</td>
<td>15.00</td>
</tr>
<tr>
<td>• 90 days</td>
<td>25.00</td>
</tr>
</tbody>
</table>
### FACTS
#### WHAT DOES REVERE BANK DO WITH YOUR PERSONAL INFORMATION?

<table>
<thead>
<tr>
<th>Why?</th>
<th>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</th>
</tr>
</thead>
<tbody>
<tr>
<td>What?</td>
<td>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</td>
</tr>
<tr>
<td></td>
<td>- Social Security number and income</td>
</tr>
<tr>
<td></td>
<td>- account balances and payment history</td>
</tr>
<tr>
<td></td>
<td>- credit history and overdraft history</td>
</tr>
<tr>
<td></td>
<td>When you are no longer our customer, we continue to share your information as described in this notice.</td>
</tr>
<tr>
<td>Why?</td>
<td>All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons REVERE BANK chooses to share; and whether you can limit this sharing.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Revere Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong> – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>For nonaffiliates to market to you</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**Questions?** Call 240-264-5440 or go to www.reverebank.com
### Who we are

| Who is providing this notice? | REVERE BANK |

### What we do

<table>
<thead>
<tr>
<th>How does Revere Bank protect my personal information?</th>
<th>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</th>
</tr>
</thead>
</table>
| How does Revere Bank collect my personal information? | We collect your personal information, for example, when you:  
- open an account or deposit money  
- apply for a loan or pay your bills  
- use your credit or debit card |
| Why can’t I limit all sharing? | Federal law gives you the right to limit only  
- sharing for affiliates’ everyday business purposes – information about your creditworthiness  
- affiliates from using your information to market to you  
- sharing for nonaffiliates to market to you |

State laws and individual companies may give you additional rights to limit sharing.

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Revere Bank has no affiliates. |
|------------|--------------------------------------------------------------------------------------------------|
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Revere Bank does not share with nonaffiliates so they can market you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Revere Bank doesn’t jointly market. |

### Other Important Information
Appendix D: Electronic Fund Transfers Change in Terms

Below is a summary of changes to your rights and obligations for the Electronic Fund Transfers we are capable of handling. These changes are a result of the merger of Revere Bank and BlueRidge Bank and in part due to the transition from Visa® to MasterCard®.

<table>
<thead>
<tr>
<th></th>
<th>BlueRidge Bank</th>
<th>Revere Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer’s Liability</td>
<td>Visa® Check Card—Your liability for unauthorized Revere Bank Check Card transactions that take place on the VISA system is zero dollars ($0.00).</td>
<td>MasterCard® Debit Card—You will not be liable for any unauthorized transactions using your Revere Bank debit card, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of $50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. “Unauthorized use” means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit.</td>
</tr>
<tr>
<td>Limitation on frequency of transfers</td>
<td>The number of transfers you can make using our terminals/bill-paying service/point of sale transfer service is 20 per day.</td>
<td>Limitations are account specific and are discussed in detail in the Personal Account Disclosure.</td>
</tr>
<tr>
<td>Limitation on dollar amounts of transfers</td>
<td>$500.00 per day from ATM using your check card</td>
<td>$300.00 cash withdrawals per day from checking and/or savings $1,500.00 in Point of Sale Transactions per day</td>
</tr>
<tr>
<td>Stop Payments</td>
<td>$40.00</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

For a complete list of changed fees, please see the Special Services section in the Personal Account Disclosure.

To report a lost or stolen card, in the event of unauthorized transfers, to stop a preauthorized payment, or in case of errors or questions about your electronic transfers, please contact us at:

Revere Bank
319 Main Street
Laurel, Maryland 20707
1-866-950-5784
Monday - Friday
Appendix E: Funds Availability Policy Disclosure for Deposit Accounts

Funds Availability Policy Disclosure for Deposit Accounts

Your Ability to Withdraw Funds
Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits, cash deposits, wire transfer deposits, and checks drawn on Revere Bank, if funds are available in the drawer’s account, will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays and Sundays, and federal holidays. If you make a deposit before 5 PM at one of our branch locations or before 2:30 PM at a Revere Bank-owned ATM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply
In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first $200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our branch employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts
If you are a new customer, the following special rules will apply during the first 30 days your account is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Holds on Other Funds (Check Cashing)
If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.
Revere Bank Offices Information

Hours at all locations: Monday through Friday 8:30 a.m. to 5 p.m.
ATMs available at all locations
Toll Free: (866) 920-8185 Laurel (866) 539-9410 Frederick
www.reverebank.com

Administrative Offices-Laurel
319 Main Street, 2nd Floor
Laurel, MD 20707

Columbia Corporate 100 Banking Office
6031 University Boulevard
Ellicott City, MD 21043
Phone: (443) 574-3600

Frederick Banking Office
18 West Patrick Street
Frederick, MD 21701
Phone: (301) 620-2583

Gaithersburg Banking Office
820 West Diamond Avenue,
Lobby Level
Gaithersburg, MD 20878
Phone: (301) 591-8099

Laurel Banking Office
319 Main Street
Laurel, MD 20707
Phone: (240) 264-5440

Rockville Banking Office
414 Hungerford Drive
Rockville, MD 20850
Phone: (240) 499-1190
Drive-in service available

Severna Park Gateway Banking Office
8529 Veterans Highway
Millersville, MD 21108
Phone: (443) 274-1020
Drive-in service available

Towson Banking Office
502 Washington Avenue, Suite 103
Towson, MD 21204
Phone: (410) 324-4300

Laurel
319 Main Street

Rockville
414 Hungerford Drive

Severna Park Gateway
8529 Veterans Highway

Gaithersburg
820 West Diamond Avenue

Columbia Corporate 100
(Ellicott City)
6031 University Boulevard

Frederick
18 West Patrick Street

Towson
502 Washington Avenue