



Account Number: _____
(to be assigned by College Savings Bank)

College Savings Bank Fixed Rate Enrollment Form

Mail to:
College Savings Bank
PO Box 3769
Princeton, NJ 08543

call, e-mail or log on for assistance:
1-800-888-2723
info@collegesavings.com
http://www.collegesavings.com

Account Holder Information

Non-Resident Alien US Citizen or Resident

First Name Middle Last Name

Street Address

City State Zip Code

Mailing Address (if different)

City State Zip Code

Social Security Number

Date of Birth

Choose a Product

- 1-Year Fixed Rate (minimum \$10,000)
- 3-Year Fixed Rate (minimum \$10,000)
- 1-Year Jumbo Fixed Rate (minimum \$50,000)
- 3-Year Jumbo Fixed Rate (minimum \$50,000)

Enclosed is a check for \$ _____.

Please refer to our Web site, www.collegesavings.com for current rates.

College Savings Bank Certificate of Deposit Terms and Conditions

Product

College Savings Bank Fixed Rate Certificates of Deposit earn a fixed rate for the entire term of the CD determined at the time of opening the certificate. The rate will appear on your deposit receipt along with the annual percentage yield (APY).

Issuer

College Savings Bank is a New Jersey-chartered savings bank and member of Federal Deposit Insurance Corporation (FDIC). Each CD is governed by the statutes, rules and regulation of the State of New Jersey and the FDIC; the Bank's certificate of incorporation and by-laws; the regulations, rules and practices adopted by the Bank; and general savings bank practices.

FDIC Insurance

Each account holder's principal and earned interest held in the same right and capacity with the Bank are insured by the FDIC and backed by the full faith and credit of the U.S. Government.

Minimum Deposit Amounts

Fixed Rate Certificates require an initial deposit and minimum balance. See rate sheet for current initial deposit, minimum balance, annual percentage yield and other terms.

Products Available

- 1 year fixed rate CD (12 month maturity)
- 3 year fixed rate CD (36 month maturity)
- 1 year jumbo fixed rate CD (12 month maturity)
- 3 year jumbo fixed rate CD (36 month maturity)

See rate sheet for current initial deposit, minimum balance, annual percentage yield and other terms.

Annual Percentage Yield

See rate sheet for current initial deposit, minimum balance, annual percentage yield and other terms.

Accrual, Crediting and Compounding

Interest begins to accrue on deposit date, which is same business day if the proceeds are received before 2:00 p.m. EST or the next business day if proceeds are received after 2:00 p.m. EST., and is computed based on the daily balance of deposit and the actual number of days elapsed divided by 365. Interest is compounded and credited to your account annually. Interest accrued on your account will not be paid until maturity of the CD unless the Bank agrees otherwise. If you receive interest during the term of your CD, interest received is not compounded. No interest will be earned after maturity unless it is renewed for another term.

Early Withdrawals and Penalties

Early withdrawals are solely at the Bank's discretion and are rarely permitted. The Bank may permit early withdrawals, for example, upon the death of the account holder. All early withdrawals will be made in full, and are subject to a penalty equal to three (3) months of interest.

Renewal Policy

The Bank will send you by mail a notice 30 calendar days prior to maturity. Unless the Bank receives written instructions prior to maturity, this CD will automatically renew for the same term and at a rate applicable at maturity. No grace period will be granted. If the same term is not offered at that time, the new CD term will be the next shortest term offered by the Bank. If the Bank is no longer offering fixed rate CDs, you will be issued a check for principal and interest.

Change to an Account

This CD may not be assigned or transferred without prior written consent of the Bank. Any request to change the ownership of the Account must be in writing and sent to the Bank address appeared in the front of the Account Confirmation. Currently the Bank does not offer joint accounts or custody accounts.

Privacy Notice

The Bank treats the personal information of account owners and designated beneficiaries as confidential, and maintains physical, electronic and procedural safeguards that comply with federal and state standards to protect the privacy of your personal information. We do not share any personal information about you to third parties, except where it is necessary in verifying or completing the transaction; to entities that provide services related to your account including audit, accounting and legal services; to disclose the existence, history, and condition of your account to consumer reporting agencies; to our affiliates; when you give us your consent; to comply with the law or a court or governmental order; to local, state and federal authorities if we believe a crime may have been committed involving your account; as permitted by law. You have the right to review the personal information the Bank has about you, and request a correction if any information is in error. You must request these in writing. You also agree to cooperate in any recordkeeping and reporting we believe is necessary to fulfill government requirements.

Additional Limitations

All deposits are subject to acceptance, in whole or in part, by College Savings Bank. Any payment not accepted by the Bank will be promptly returned.

Fees

Neither the Bank nor any Sales Agent will charge depositors application, maintenance or other fees in connection with any CD.

Options at Maturity

Unless the Bank receives written instructions prior to maturity, this CD will automatically renew for the same term and at a rate applicable at maturity. If the same term is not offered at that time, the new CD term will be the next shortest term offered by the Bank. If the Bank is no longer offering fixed rate certificates of deposit, you will be issued a check for principal and interest. No grace period will be granted.

By signing below, I certify that:

- 1) Under the penalties of perjury, the Social Security Number set forth on the authorization form is correct.
- 2) I have received and read the CD Terms and Conditions.

Authorized Signature

Date