

Supplemental Disclosure
Hybrid Savings/CD with Checking Product

Minimum Balance to Open CD - \$100.00.

1st Mariner Bank Retail Checking Account required (existing or new).

Minimum Balance to open an 1st Mariner Bank Retail Checking Account – Varies by product.

This account requires a preauthorized credit of at least \$25.00 per month to the CD account from a 1st Mariner Bank retail checking account.

If the preauthorized credits are discontinued during the term of this CD, at maturity, the CD will convert to a Savings CD at the then-current rate.