



The Care2Share Affinity Program

Answers to Non-Profits' Most Frequently Asked Questions

WHAT CAN THE CARE2SHARE AFFINITY PROGRAM DO FOR MY ORGANIZATION?

In short, it can increase charitable giving to your organization. The program allows our customers to link their personal deposit accounts to a participating non-profit organization. Investors Bank then makes regular donations to the non-profit on the basis of the average balances maintained in those linked accounts!

WHAT DOES THE CARE2SHARE PROGRAM COST?

Nothing! The Care2Share program is FREE to 501(c)(3) non-profit organizations that bank with Investors Bank and FREE to our customers who wish to link their qualified deposit accounts to an enrolled non-profit.

HOW MUCH CAN MY ORGANIZATION EARN?

You receive .25% of the average monthly balance of all checking accounts and .15% of the average monthly balance of all savings accounts that are linked to your organization. (Average balances are annualized and paid in quarterly increments.)

For example:

Consumer Product	# of Linked Accounts	Average Balance	Quarterly Donation Earned	Annual Donation Earned
Checking	25	\$7,500	\$117.19	\$468.75
Savings	25	\$18,000	\$168.75	\$675.00
Money Market	25	\$75,000	\$703.13	\$2,812.50
CDs/IRAs	25	\$25,000	\$234.38	\$937.50
TOTALS			\$1,223.44	\$4,893.75

HOW DOES MY ORGANIZATION BECOME ELIGIBLE TO JOIN THE PROGRAM?

Start by picking up a Care2Share Program Enrollment Kit, which is available at any Investors Bank branch. If you already maintain your operating account with the bank, simply complete the Care2Share Enrollment/Un-Enrollment form that is included in the kit and present it to a Customer Service Representative. (The enrollment process also requires some additional, easy-to-obtain information, which is indicated on the form.) If you don't currently bank with us, you can begin the Care2Share enrollment process at the same time you switch your operating account to Investors Bank.

DOES MY ORGANIZATION IMMEDIATELY QUALIFY FOR DONATIONS ONCE WE'RE ENROLLED?

You qualify for quarterly donations once 10 of your members/supporters have linked their accounts to your organization. (You will be contacted in writing once you qualify.)

(over)

WHO CAN ENROLL MY NON-PROFIT?

Anyone who is an approved signer on your organization's operating account.

WHAT ACCOUNTS ARE ELIGIBLE TO BE LINKED TO MY ORGANIZATION?

Consumer Checking Accounts (which generate donations of .25% on average balances), Consumer Savings Accounts, Money Market Accounts, CDs & IRAs (which generate donations of .15% on average balances). Accounts maintained by the non-profit and business accounts are not eligible.

ARE ONLY NEW ACCOUNTS CONSIDERED FOR DONATIONS TO MY ORGANIZATION?

No! If your member/supporter already banks with us, he/she can simply complete an Account Linking/Un-Linking form to link an existing account to your organization. Customers who switch their accounts to Investors Bank can complete the form at the time of account opening.

WHERE CAN ONE OF OUR SUPPORTERS OBTAIN AN ACCOUNT LINKING FORM?

A supply of Account Linking/Un-Linking forms is included in the Enrollment Kit that is provided to you. In addition, it is available at any Investors Bank branch, or it can be downloaded from www.myinvestorsbank.com/Care2Share. When completed, the form must be presented in person to an Investors branch representative.

ONCE WE'RE ENROLLED, DO WE NEED TO DO ANYTHING TO STAY IN THE PROGRAM?

When joining, you agree to promote the Care2Share program within your membership/support base. This is in your best interest because the more accounts that are linked to your organization, the greater the contribution you receive. Promotion of the program may occur in a variety of ways, such as inclusion on your website or in newsletters, direct marketing and other communications.

I'M ALREADY BUSY! HOW DO I FIND THE TIME TO PROMOTE THE PROGRAM TO MY MEMBERS/SUPPORTERS?

We can help! Investors Bank offers each enrolled non-profit a standard set of materials that can be customized for use in member/supporter communications. (Examples include membership letters, program ads, flyers and graphics for your web site.) In addition, we actively seek opportunities to partner with non-profits to provide funding for marketing initiatives that target their membership/support bases.

WHAT HAPPENS WHEN THE OWNER OF A LINKED ACCOUNT IS NO LONGER ASSOCIATED WITH MY ORGANIZATION?

Most of us are passionate about the non-profit causes we support. Unfortunately, changes in our personal lives (such as moving to a new community) sometimes mean we can no longer be involved with a particular cause. In these cases, Investors Bank assumes the customer maintains his/her affinity for your organization, and the accounts will continue to generate donations as long as they are linked to you.

WHAT INFORMATION WILL YOU SHARE WITH ME?

To assist you in evaluating your internal marketing efforts, we are able to share general information such as the total number of accounts linked to your organization and how that number might fluctuate over time. However, to protect the privacy of our customers, we will not divulge any specific information about linked accounts (such as accountholder names, product types and balances information).

Care2Share Affinity Program Terms and Conditions

Investors Bank
101 JFK Parkway, Short Hills, NJ 07078
Phone: 855-iBank4U (855.422.6548)

Welcome to the Investors Bank Care2Share Affinity Program!

Investors Bank is committed to good corporate citizenry by providing financial support to non-profit organizations throughout our trade area. One way this is accomplished is by offering our Care2Share Program through which donations to non-profit organizations are generated on the basis of the account balances their members and supporters maintain with us.

This document has been created to describe the overall functionality and guidelines of Care2Share, and to confirm both what an enrolled non-profit organization can expect from Investors Bank as well as what Investors Bank can expect from the enrolled non-profit organization.

Section 1: Non-Profit Participation and Eligibility

To be considered for participation in Care2Share, the organization must have tax exempt status under section 501(c)(3) of the Federal Internal Revenue Code, which means, among other requirements, the non-profit has the primary purpose of supporting educational, religious, and/or charitable activities as described in the Code. Examples of non-profits that do not qualify for the program are political organizations, labor unions and housing associations. Investors Bank reserves the right to apply additional, subjective criteria in order to determine an organization's eligibility for the program (see below).

The non-profit must, at a minimum, maintain its operating account with Investors Bank. As used in this agreement, the term "operating account" is defined as the account (typically a business checking account) the non-profit uses most frequently to deposit funds and to meet its day-to-day financial obligations.

In some instances, a non-profit may be subordinate to a regional, governing entity (e.g., a local Girl Scout Troop that is governed by a regional Girl Scout Council). In these instances it is the governing entity that must maintain its operating account with Investors Bank and to which we will submit accrued donations (see Section 3 below). Notwithstanding the foregoing, Investors Bank reserves the right to evaluate the organizational structures of individual non-profits to determine their eligibility for the program.

Section 2: Non-Profit Enrollment and Un-enrollment

Enrollment in or un-enrollment from Care2Share may only be initiated by a representative of the non-profit who is an approved signer on the organization's operating account ("authorized representative"). At the time of enrollment, the non-profit agrees to submit the following required documents:

- A Care2Share Enrollment/Un-enrollment form completed in its entirety;
- A copy of the organization's W-9 form; and
- A government-issued document that confirms the organization's status as a 501(c)(3) (a non-profit)

The Care2Share Enrollment/Un-enrollment form may be obtained by visiting any Investors Bank branch or downloading it from www.myinvestorsbank.com/care2share/.

All required documentation must be presented in person to a representative at any Investors Bank Branch. Submission of documentation in any other manner (such as by U.S. Mail) will not be considered.

Investors Bank reserves the right, in its sole and exclusive discretion, to deny enrollment in the program to any non-profit. If enrollment is denied, the non-profit will be notified in writing within ten (10) business days following the receipt of required enrollment documentation.

The non-profit may voluntarily un-enroll from Care2Share at any time. There is no cost or penalty to un-enroll. To un-enroll, an authorized representative must complete a Care2Share Enrollment/Un-enrollment form, specifying the un-enrollment preference.

Investors Bank reserves the right, in its sole and exclusive discretion, to remove or suspend a non-profit's participation in the program at any time and for any reason, including but not limited to failure of the non-profit to maintain its operating account in good standing; closure of the non-profit's operating account with the Bank; failure of the non-profit to promote Investors Bank to its membership and support base; loss of 501(c)(3) status; or a change in the non-profit's charitable focus. We will notify the non-profit in writing prior to any un-enrollment action.

Upon un-enrollment, customer accounts will cease to be linked to the non-profit, and donations generated by Care2Share will end. Further, the non-profit will forfeit the quarterly donation generated by Care2Share for the quarter in which un-enrollment was completed. In the event a non-profit's participation in the program is suspended and then reinstated at a later date, donations that accrued during the suspension period are forfeited.

The Bank reserves the right to terminate the Care2Share program at any time, for any reason, and without prior notification to enrolled non-profits and/or linked account holders.

Section 3: Donations to the Non-Profit

Quarterly donations to the non-profit are based on the average balances of Investors Bank accounts that are linked to the non-profit. The non-profit becomes eligible for donations once ten (10) members or supporters of the non-profit (defined as distinct Social Security or Tax identification numbers) have one or more eligible accounts linked to the non-profit.

Investors Bank accounts maintained by the non-profit are not considered in the donation calculation. However, employees and/or officers of the organization may link their personal accounts to the non-profit's account in order to increase donation amounts.

The following Investors Bank consumer accounts are eligible to be linked to an enrolled non-profit: Consumer Checking Accounts, Statement Savings, Passbook Savings, Money Market Accounts, CDs, IRAs and Preferred Accounts. Accounts that are NOT eligible for linking are business accounts, cash management, public funds, IOLTA, trusts and wealth management accounts and escrow accounts. Investors Bank reserves the right, in its sole and exclusive discretion, to declare at any time any account ineligible to be linked to a non-profit.

Donations will be calculated on a quarterly basis and issued the month following the close of the quarter.

Each year, participating non-profits will receive 0.25% of the average monthly balance of all checking accounts linked to the non-profit and 0.15% of the average monthly balance of all savings accounts linked to the non-profit. Because donations are calculated quarterly, the annualized calculation is divided by four (4). (This calculation and amounts are guaranteed through 12/31/13, after which contribution levels are subject to change.) An example of a donation contribution is as follows:

- 50 Checking customers with an average quarterly balance of \$2,500 = $\$312.50/4 = \78.13
- 50 Savings customers with an average quarterly balances of \$6,500 = $\$507.00/4 = \126.75
- Contribution for Quarter: \$204.88
- Annualized Contribution: \$819.52

When a participating non-profit establishes eligibility for contributions, the average balance of all eligible accounts linked to the non-profit will be calculated retroactively at the conclusion of that particular quarter in order to determine contribution amount.

Once the enrolled non-profit becomes eligible for donations, the non-profit will receive a quarterly donation as calculated above or \$75.00, whichever is greater.

Donations will be issued as checks made payable to the non-profit entity enrolled in Care2Share and mailed to the address on file that is associated with the non-profit's operating account. Checks will not be made payable to an individual or individuals and can only be delivered via the United States Postal Service.

Section 4: Accounts Linked/Un-Linked to the Non-Profit

Linking or un-linking an account to a non-profit may only be initiated by an authorized signer on the account that is being linked. Whoever links or unlinks an account to a non-profit does so on behalf of all other signers on the account, and all other signers are deemed to have given such permission to the individual linking or unlinking the account. The Bank shall have no obligation or liability to any of the other signers on the account, including but not limited to the individual linking or unlinking the account, if an authorized signer links or unlinks the account as described in this paragraph. (Throughout this Agreement, "customer" refers to the account holder who links his or her Bank account to the non-profit in order to generate contributions to the non-profit.)

There are no fees or costs for the customer associated with linking or un-linking a consumer account to a non-profit. The linked account (and its average quarterly balance) is used only for the calculation of donations issued directly to the enrolled non-profit. **In short, there is no cost to the customer when linking or un-linking an account to a non-profit organization!**

An eligible consumer account may only be linked to one enrolled non-profit at any given time. At his/her discretion, the customer may un-link the account from an enrolled non-profit for the purpose of linking the account to another enrolled non-profit. In the event an account is linked to more than one non-profit during any given quarter, it is the non-profit to which the account is linked on the final day of the quarter that is the beneficiary of the quarterly donation calculation.

To link an eligible consumer account to a non-profit, the customer must complete a Care2Share Account Linking/Un-linking form, which is available at any Investors Bank branch or from www.myinvestorsbank.com/care2share/. (At their discretion, participating non-profits may also maintain a supply of these forms for distribution to their members and supporters.) When completed, the customer may present the form to any Investors Bank branch representative. To protect the privacy of the customer, the Account Linking Form must be presented to a branch in person by an authorized signer on the customer's account. In the case of multiple accountholders, the person submitting the form (and subsequently linking the account to a non-profit) does so on behalf of all other accountholders. The Bank shall have no obligation or liability to any of the other signers on the account, including but not limited to the individual linking the account, if an authorized signer links an account as described in this paragraph.

It may require as many as two (2) business days for the consumer account to be linked to or unlinked from a non-profit. However, this timeframe is merely an estimate, and the linking or unlinking may take more or less time to be finalized.

The customer reserves the right to un-link an account to a non-profit (for the purpose of withdrawing from Care2Share), or to switch the link to another non-profit, at any time. The Account Linking/Un-Linking form must be completed and delivered to the Bank as specified above in this Section 4.

The link that connects a customer account to a non-profit will be automatically terminated by the Bank under the following conditions: the account is closed by the customer or the Bank; the account becomes dormant and subject to escheatment; the account is seized or otherwise appropriated by federal, state or local authorities; or the account no longer remains in good standing. Investors Bank reserves the right, in its sole and exclusive discretion, to apply additional, subjective criteria at any time to terminate any or all account links to a non-profit.

Section 5: Program Promotion Among Non-Profit's Membership/Support Base

The enrolled non-profit agrees that it is in its own best interest to make a reasonable, tangible effort to promote Care2Share to its membership and support base. Examples include but are not limited to mention of Care2Share in newsletters and other communications produced by the non-profit, inclusion of

Care2Share program details on the non-profit's web site (including links to the Care2Share page on the Investors Bank web site), and display of Care2Share promotional materials at functions that attract members and supporters of the non-profit. Failure of the non-profit to adequately promote the Care2Share program to its membership and support base may result in termination of the non-profit's participation in the program.

In recognition of the non-profit's agreement to promote the Investors Bank Care2Share Program among its membership and support base, the Bank will provide support to facilitate the non-profit's promotional efforts. This support may be in the form of material that may be customized by the non-profit, such as letters, newsletter articles, web site graphics, program ads and promotional flyers. The Bank may also underwrite the cost of mailings or other Care2Share promotional activities that target the membership and support base of the non-profit. The costs associated with these activities must be agreed upon by the Bank and the non-profit in writing prior to implementation of the promotional activity. Finally, the Bank will publish a list of all enrolled non-profits on the Care2Share page of the bank's web site (as permitted by the non-profit). Non-profits should be aware, however, the promotion activities described in this paragraph do not guarantee the Bank will undertake any or all such activities on behalf of a non-profit.

To assist the non-profit's marketing of the Care2Share Program to its membership and support base, the Bank may periodically provide general information in the aggregate to the non-profit to allow it to evaluate participation in the program. Examples may include the number of members and supporters who have linked accounts to the non-profit, the number of linked accounts by category (Checking or Savings) and volume changes over defined periods of time. At no time will the Bank divulge to the non-profit any specific information, including but not limited to "nonpublic personal information" as that term is defined in the Gramm-Leach-Bliley Act (15 U.S.C. § 6801, et seq.) and its implementing regulations, about any customers who have linked accounts to the non-profit. This includes but is not limited to names of customers and their contact information, specific account types and average balances used to calculate the quarterly donation.

Section 6: Term and Termination

This Agreement shall remain in full force and effect until it is terminated by either party as provided for in this Agreement. In order to withdraw consent and terminate this Agreement, you must un-enroll in the Care2Share Program as provided in Section 2. Such withdrawal of consent and termination shall be immediate upon completion of your un-enrollment from the program.

The Bank has the right to terminate this Agreement immediately (i) with or without cause, (ii) if you fail to comply with the terms of this Agreement or any other agreement you may have with us, or (iii) if you fail to comply with any other applicable rule or regulation that may relate to your accounts or the program.

Section 7: Indemnification and Liability

Except to the extent that we are liable under this Agreement, customer and non-profit shall jointly or severally, as the case may be, indemnify, defend and hold harmless Investors Bank and its officers, directors, shareholders, employees, agents, stockholders, independent contractors, parents and affiliates (collectively, "Released Parties") from and against any claims, losses, costs, damages, demands, liabilities or expenses (including, without limitation, reasonable attorneys' fees and expenses) in any way connected to (i) customer's or non-profit's negligent or intentional misuse of the services contemplated by this Agreement, (ii) breach of any provision of this Agreement by the non-profit or customer, or (iii) customer's or a non-profit's noncompliance with any applicable law or regulation that may relate to their account(s) with the Bank or the program. Notwithstanding the foregoing, neither customer nor a non-profit is obligated to indemnify Released Parties for any damages caused by Released Parties' gross negligence or willful misconduct. The provisions of this paragraph shall survive the termination of this Agreement.

Investors Bank is not responsible for any loss, damage or injury resulting from or related to (i) any interruption in or cessation of the issuance of donations to the non-profit by the Bank or (ii) the failure of donation amounts to reach certain levels at any given time. You, and not the Bank, are solely responsible for the financial viability of the enrolled non-profit. In other words, in light of the nature of the Care2Share

Program and the possibility a non-profit may not receive donations for the reasons stated in this Agreement, non-profits should not rely on receipt of such donations when undertaking financial planning for their organizations.

Notwithstanding any provision to the contrary contained in this Agreement, we shall be responsible only for performing the services as expressly provided for in this Agreement. Investors Bank shall not be liable for any loss or damage or failure to perform under the program or disruption or delay in performance resulting from any cause beyond the Bank's reasonable control. Released Parties shall have no liability (whether direct or indirect, in contract, tort, or otherwise) to non-profit or customer for any losses or damages arising out of or in connection with this Agreement or the Care2Share Program except to the extent that any such losses or damages are due directly to the gross negligence or willful misconduct of Released Parties. In no event shall Released Parties be liable for punitive, special, incidental, consequential or other indirect damages arising out of or relating in any manner to this Agreement under any cause of action, including, without limitation, lost profits, even if the parties have been advised of the possibility of such damages.

Section 8: Miscellaneous Provisions

A party shall not be deemed to have waived any of its rights or remedies under this Agreement unless such waiver is in writing and signed by that party. No delay or omission by a party in exercising any right or remedy shall operate as a waiver of that right or remedy or any of its other rights or remedies. A waiver by a party on any particular occasion shall not be construed as a bar to or waiver of any rights or remedies on future occasions.

Except as otherwise stated, this Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement. All other disclosures, policies and agreements concerning your accounts that were provided or referred to you when you opened your accounts or at any time thereafter ("Other Agreements") are still valid except as otherwise stated in this Agreement. In the event of a conflict between the Agreement and any Other Agreement, this Agreement shall prevail.

No amendment, modification or alteration of the terms of this Agreement shall be binding unless in writing and executed by the parties. Investors Bank reserves the right to add to, delete, or amend this Agreement or any portion of it at any time. The Bank may assign this Agreement and/or the program to its parent corporation or to any existing or future direct or indirect subsidiaries or affiliates of the Bank or its parent corporation. Customer may not assign this Agreement in whole or in part without the prior written consent of Investors Bank. Any attempted assignment in violation of this Section shall be void and of no effect. This Agreement shall be governed by and construed and enforced in accordance with the laws of the State of New Jersey without giving effect to the conflict-of-laws principles thereof. The parties agree that jurisdiction and venue in any legal proceedings arising out of or relating to this Agreement will exclusively be in the courts of Essex County, New Jersey. If any provision of this Agreement is held to be illegal, invalid, or unenforceable under present or future laws effective during the term of the Agreement, such provision shall be fully severable. All notices to a non-profit or customer shall be sent to the last mailing address known to us. All notices to Investors Bank shall be sent to the address on the first page of this Agreement. All provisions of this Agreement that by their nature are intended to survive the expiration or termination of this Agreement, whether expressly so stated or not, shall survive and remain in full force and effect.

Last amended: August 29, 2013