



The Care2Share Affinity Program

Answers to Customers' Most Frequently Asked Questions

WHAT CAN CARE2SHARE DO FOR MY FAVORITE CAUSE(S)?

In short, it can increase the financial support the organization receives. 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 based on the average balances maintained in those linked accounts!

CAN I LINK MY ACCOUNT TO ANY NON-PROFIT ORGANIZATION?

Customer accounts can only be linked to organizations that are enrolled in the program. Aside from maintaining its primary operating account with Investors Bank, there are just a few other criteria that a non-profit must meet in order to enroll.

WHAT DOES IT COST TO JOIN CARE2SHARE?

Care2Share is FREE to our customers who wish to link their qualified deposit accounts to an enrolled non-profit.

HOW MUCH CAN MY ORGANIZATION EARN?

It will receive .25% on the average monthly balance of all checking accounts and .15% on the average monthly balance of all savings accounts linked to it. The more members or supporters that link their Investors Bank accounts to a non-profit, the greater the donations it receives! Contributions are calculated and issued in quarterly increments.

WHAT ACCOUNTS ARE ELIGIBLE TO BE LINKED TO MY ORGANIZATION?

Consumer Checking Accounts and Consumer Savings Accounts (which include Money Market Accounts, CDs & IRAs).

CAN I LINK AN ACCOUNT TO MORE THAN ONE ORGANIZATION?

An account can only be linked to one organization at a time. HOWEVER, you may link different accounts to different organizations. And you can change your account links whenever you like.

ARE ONLY NEW ACCOUNTS CONSIDERED FOR DONATIONS TO MY ORGANIZATION?

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

(over)

Member FDIC

WHERE CAN I OBTAIN AN ACCOUNT LINKING/UN-LINKING FORM?

A supply of account linking forms is maintained at every Investors Bank branch. It's also available for download at www.myinvestorsbank.com/care2share. When completed, the form must be presented in person to an Investors branch representative.

CAN I LINK THE ACCOUNTS OF OTHER FAMILY MEMBERS TO SUPPORT AN ORGANIZATION?

Only if you are a signer on the account. This will be verified at the time you submit the Account Linking/Un-linking form.

WHAT HAPPENS IF I MOVE AWAY OR AM NO LONGER ASSOCIATED WITH THE NON-PROFIT?

We assume that even though your active involvement with a non-profit may cease, your affinity for the organization remains. Therefore, accounts will continue to generate donations as long as they remain open and linked to the non-profit. (Links may be discontinued by completing the Account Linking/Un-linking Form.)

CAN I USE THESE DONATIONS AS DEDUCTIONS ON MY TAXES?

Your account balances are exclusively used to calculate the size of the donation Investors Bank makes to the non-profit of your choice. Because you are not making the contribution directly, it is not tax-deductible.

WHAT INFORMATION WILL YOU SHARE WITH MY NON-PROFIT?

To protect your privacy, we will never divulge any specific information about your linked accounts (such as your name, the types of products you've linked, balance information, etc.).

WHAT SHOULD I DO IF MY FAVORITE CAUSE ISN'T CURRENTLY ENROLLED IN CARE2SHARE?

Simply stop by any Investors Bank branch to pick up a Care2Share Enrollment Kit. The kit contains all of the necessary documents and information the non-profit needs to join the program. Then just pass the Enrollment Kit on to the leadership of the organization – and be sure to share the Care2Share story with your fellow supporters. **IT'S FREE MONEY FOR YOUR FAVORITE CAUSE!**