

**Opening Eligibility:** To open this account, you must be 18 years of age and deposit at least \$100.00.

**Charges:**

Monthly Maintenance Fee \_\_\_\_\_ \$20.00  
 The Monthly Maintenance Fee will be waived if your Average Balance is >= \$10,000.00

Transaction fees the first 150 Transactions per statement cycle \_\_\_\_\_ Free  
 Transactions over 150 (each) \_\_\_\_\_ \$0.50  
 Transactions include: Deposits, items deposited, ACH debits & credits, & checks paid.

Foreign ATM Fees \_\_\_\_\_ \$2.50  
 Foreign ATM refers to all non-Albank and non-MoneyPass ATMs.

This is a Variable interest Rate account; we may change the Interest Rate at any time.  
 If you close your account before the accrued interest has been credited, you will not receive the accrued interest. Interest is accrued daily (actual days). The Interest Rate paid on the entire Ledger Balance in your account will be determined by your account's daily Ledger Balance as listed below.

Daily Ledger Balance	Interest Rate	Annual Percentage Yield
\$0 to \$99,999.99	_____ %	_____ %
\$100,000.00 +	_____ %	_____ %

**Determination of Rate:** At our discretion, we may change the interest rates on your account.

**Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the Ledger Balance in your account each day.

**Accrual of Interest on Non-Cash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Compounding and Crediting:** Interest will be accrued every day, compounded monthly and credited to your account on your monthly statement date (normally the end of each month). If you close your account before interest is credited, you will not receive the accrued interest. If you change your account to be a noninterest bearing account before interest is credited, you will not receive the accrued interest.

**Early Closing:** If the account is closed within three (3) months from its opening date, an Early Closing fee of \$10.00 will be assessed.

**Please refer to the Customer Accommodation Service Fee Schedule** for other fees that may affect your account.

**Transaction Limitation:** Checks/Withdrawals are subject to our Check Clearing Policy. No checks of any kind are cashed for Non-customers.

**Notice:** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**Complimentary Services**

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|------------------------|---------------------------------|
| Online Banking         | Online Bill Pay                 |
| Mobile Banking         | eStatements & Paper Statements  |
| Mobile Banking Deposit | Mobile Alerts                   |
| Debit MasterCard       | MoneyPass - surcharge free ATMs |