ALBANK

PERSONAL CHECKING

Current Date: _____

Account Number: _____

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

Monthly Maintenance Fee $5.00

No Monthly Maintenance Fee will be assessed if any **ONE** of the following is true for this account per Monthly Statement period:

10 or more completed Debit Mastercard Transactions at Point of Sale (POS)
1 or more Automatic Loan Payments
1 or more Direct Debit transactions
1 or more Direct Deposit transactions
1 or more Mobile Deposits made
$50 in Recuring Auto Transfers to savings account.
>= $10,000 in average *Relationship Deposits
If you are 21 years of age or less / or 55 years of age or older

Statement Fees

Albank's environment friendly Online Green Statements _____ $0.00
Paper Statement Fee _____ $3.95

Foreign ATM Fees _____ $2.50

Foreign ATM refers to all non-Albank and non-MoneyPass ATMs.

Up to $10.00 in Foreign ATM/Surcharge fees refunded if you complete at least 10 POS transactions.

Early Closing: If you close your account within three (3) months from the opening date, an Early Closing fee of $10.00 will be assessed.

Please refer to our Customer Accommodation Service Fee Schedule for a listing of other fees that may apply to your account.

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

*Relationship Deposits - The Primary account holder of this account must also be a Signer & Owner on related personal accounts. Relationship accounts do not include Certificate of Deposits.

Complementary Services:

Online Banking	Online Bill Pay	Mobile Card Management
Mobile Banking	eStatements	External Transfers
Mobile Banking Deposit	Mobile Alerts	Zelle
Debit MasterCard.	MoneyPass - surcharge free ATMs	