ALBANK

PERSONAL INTEREST 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 $10.00
No Monthly Maintenance Fee will be assessed if any **TWO** 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 Automatic Loan Payment is set up
1 or more Direct Debit transactions
1 or more Direct Deposit transactions
1 Mobile Deposit made
$50 in Recuring Auto Transfers to savings account
>= $10,000 in average *Relationship Deposits

Statement Fees
Albank's environment friendly Online Green Statements _____ $0.00
Paper Statement Fee _____ $3.95
*Paper statement fee may be waived if your average *Relationship balance in Personal Money Market/Personal Savings accounts are $5,000.00 or more.*

Foreign ATM Fees _____ $2.50
Foreign ATM refers to all non-Albank and non-MoneyPass ATMs.
Up to $15.00 in Foreign ATM/Surcharge fees refunded if eligible for bonus interest.

Variable Interest Rate:
The current stated Interest Rate for your account is _____% with an Annual Percentage Yield of _____%.

Bonus Interest: Each monthly statement cycle that you qualify for bonus interest You will receive an Interest Rate of _____% with an Annual Percentage Yield of _____% on the first $10,000.00. The remaining balance will receive the current stated Interest Rate & Annual Percentage Yield.

Criteria for Bonus Interest: At least 20 POS Transactions **and** 1 of the Other (non-POS related) Monthly Maintenance Fee waive behaviors.

Determination of Rate & Frequency of rate change: At our discretion, we may change the interest rate on your account at any time.

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

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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.

*For accounts to be considered Relationship accounts the Primary account holder of this account must also be a Signer & Owner of the other 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	