

**Opening Eligibility:** To open this account, you must be 55 years of age and deposit at least \$500.00. This account must be primarily used by the Senior Citizen if other individuals are listed in the account title.

**Monthly Fee Schedule:** A Monthly Maintenance Fee of \$2.50 will be deducted from your account balance if a Calendar Month's Average Daily Ledger Balance is less than \$500.00.

**Early Closing Fee:** If the account is closed within six (6) 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.

**Rate Information:** If your daily minimum ledger balance is UNDER \$500.00, no Interest will be earned for that day. If your daily minimum ledger balance is \$500.00 or more, the Interest Rate paid on the entire Ledger Balance in your account will be \_\_\_\_\_ % with an Annual Percentage Yield of \_\_\_\_\_%. You must maintain a daily minimum ledger balance of \$500.00 in your account each day to obtain the disclosed Annual Percentage Yield. This is a Variable Rate Account. Your Interest Rate and Annual Percentage Yield may change. At our discretion, we may change the Interest Rate for 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 on the business day that you deposit non-cash items (for example, checks).

**Compounding and Crediting:** Interest will be accrued every day, compounded quarterly and credited to your account on the last business day of the Interest Quarter. Our **Interest Quarters** are: December 01 to February 28; March 01 to May 31; June 01 to August 31; September 01 to November 30. If you close your account before interest is credited, you will **NOT** receive the accrued interest.

**Transaction Limitations:** A.C.H. and P.O.S. Debit Transactions are not allowed for this account. We reserve the right to require thirty (30) calendar days advance written notice before allowing a withdrawal from this account. Checks deposited or cashed against and withdrawals are subject to our Savings Account Funds Availability Policy.

**Regulation D:** For Non-transaction accounts such as Savings & Money Market accounts, a total of 6 electronic transfers and Third-party payments can be made in a statement cycle. These include telephone transfers, online banking transfers, overdraft or other automated transfers to deposit or brokerage accounts, checks clearing a Money Market and A.C.H. Debits. Regulation D does not limit transfers made through an ATM, transfers made in person with your signature, or for loan payments to Albank Loans. Going over the 6 Transfer limit may result in your account being converted to a transaction account.

**Complementary Services:**

Online Banking  
Mobile Banking  
Mobile Banking Deposit  
ATM Card

Online Bill Pay  
eStatements & Paper Statements  
Mobile Alerts  
MoneyPass - surcharge free ATMs

Mobile Card Management  
External Transfers  
Zelle