

Albany Bank and Trust Company, N.A.

Consumer Deposit Account Disclosure of Interest, Fees and Terms

Interest Rates and Annual Percentage Yields are accurate as of ____ / ____ / ____ (Revised May 31, 1999)

CHECKING ACCOUNTS

Personal Regular Checking

Effective: June 6, 1993

- Opening Deposit Requirement** To open this account, you must be 18 years of age and deposit \$500.00
- Monthly Fee Schedule** NO monthly maintenance fee will be assessed if your monthly statements daily minimum ledger balance is \$600.00 or more.
A monthly maintenance fee of \$3.00 will be deducted if your monthly statements daily minimum ledger balance is \$400.00 or more but under \$600.00.
A monthly maintenance fee of \$6.00 will be deducted if your monthly statements daily minimum ledger balance is \$200.00 or more but under \$400.00.
A monthly maintenance fee of \$9.00 will be deducted if your monthly statements daily minimum ledger balance is under \$200.00.

LEGEND:	<u>Daily Minimum Ledger Balance</u>	<u>Monthly Maintenance Fee</u>
	\$600.00 or more	\$.00
	\$400.00 to \$599.99	\$3.00
	\$200.00 to \$399.99	\$6.00
	\$199.99 or less	\$9.00

Please refer to the Customer Accommodation Service Fee Schedule for 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.

Low Cost Checking

Effective: June 1, 1991

- Opening Deposit Requirement** To open this account, you must be 18 years of age and deposit \$500.00.
- Monthly Fee Schedule** A monthly maintenance fee of \$4.00 will be deducted on each Monthly Statement.
A Checks Paid fee of \$.25 each will be deducted on each Monthly Statement for each check that is listed as being paid on the Monthly Statement.

Please refer to the Customer Accommodation Service Fee Schedule for 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.

College Student Checking

Effective: May 6, 1993

- Opening Deposit Requirement** To open this account, you must be a full time college student (12 credit hours per semester), be 18 years of age and deposit \$500.00.
The account must be primarily used by the college student.
- Monthly Fee Schedule** A monthly maintenance fee of \$2.50 will be deducted on each Monthly Statement.

Please refer to the Customer Accommodation Service Fee Schedule for 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.

Senior Citizen Checking

Effective: June 1, 1991

- Opening Deposit Requirement** To open this account, you must be 55 years of age and deposit \$500.00.
The account must be primarily used by the Senior Citizen
- Monthly Fee Schedule** There are no monthly maintenance or check paid fees.
- Please refer to the Customer Accommodation Service Fee Schedule for 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.

MEMBER F.D.I.C.
EQUAL HOUSING LENDER
EQUAL OPPORTUNITY EMPLOYER