Albany Bank and Trust Company, N.A.

Account Disclosure
Effective: June 01, 1995

CERTIFICATE OF DEPOSIT UNDER $100,000 - ONE YEAR

Opening Deposit Amount

To open this account, you must be 18 years of age and deposit $5,000.00.

Rate Information

The Interest Rate on your account is ____.____% with an Annual Percentage Yield of ____.____% that will be paid until the maturity date of this account.

Your account will mature on _____.

The Annual Percentage Yield assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

You must maintain the Opening Deposit Amount in your account every day to obtain the Annual Percentage Yield.

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

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 Balance in your account each day.

Compounding of Interest

Interest is accrued daily and compounded at maturity.

Crediting of Interest Earned Methods

You may elect any one of the following options. You have selected option _____.

A. Have the Interest Earned credited to the Principal Balance of this account at maturity.

B. Have the Interest Earned credited to a Checking, N.O.W., Money Market or Savings account.
Account Number _____

C. Have an Interest Check _____ mailed to you or
_____ held at the bank for you to pick-up.

Interest Earned Disbursement Frequency for Credit to Another Account or Interest Check

You may elect any one of the following options. You have selected option _____.

A. at Maturity

B. Monthly from Issue Date and at Maturity

C. Quarterly from Issue Date

D. Semi-Annual from Issue Date

Transaction Limitations

After the account is opened, you may not make Deposits into, make Withdrawals from or change the Crediting of Interest Earned Method and/or the Interest Earned Disbursement Frequency.

At our discretion, we may honor a request to withdraw Interest Earned before its scheduled Method and/or Disbursement Frequency.

Early Withdrawal Penalty

If you withdraw any Principal amount from this account before the Maturity Date, an Early Withdrawal Penalty equal to thirty (30) days of Interest may be charged to your account. Any Interest Earned will be paid at this time. The redemption value of your account may be less than the principal amount. Redemption value is calculated as follows: Principal plus Interest Earned minus Penalty Amount. We will honor a request for early withdrawal and we will not deduct any Early Withdrawal Penalty if any owner of the account dies or is judicially declared to be mentally incompetent during the existing term of this account.

Renewal Policy

This account will be automatically renewed on its maturity date. A maturity notice will be mailed twenty (20) days prior to your account's maturity date. The new Interest Rate and Annual Percentage Yield will be known on your account's maturity date. Please contact us on or after this date for this information. You have a Grace Period of ten (10) calendar days after the maturity date to withdraw the funds or make any changes to the existing terms of this account without being charged a penalty. If you withdraw any funds during the Grace Day Period, you will NOT earn any interest on the funds withdrawn from the account's maturity date through the withdrawal date.

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