Albany Bank and Trust Company, N.A.

Account Disclosure

Effective: June 01, 1995

CERTIFICATE OF DEPOSIT UNDER \$100,000 - 91 DAYS

Opening Depos	<u>sit Amount</u>
То ор	en this account, you must be 18 years of age and deposit \$10,000.00.
Rate Informati	
	nterest Rate on your account is% with an Annual Percentage Yield of% that will be paid
	ty date of this account.
Your	account will mature onnual Percentage Yield assumes that interest will remain on deposit until maturity. A withdrawal of interest will
	annual Percentage Yield assumes that interest will remain on deposit until maturity. A withdrawal of interest will e earnings.
	nust maintain the Opening Deposit Amount in your account every day to obtain the Annual Percentage Yield. st begins to accrue on the business day you deposit non-cash items (for example, checks).
	utation Method
	se the Daily Balance Method to calculate the interest on your account. This method applies a daily periodic rate
to the Balance 1	n your account each day.
Compounding	of Interest
Intere	st is accrued daily and compounded at maturity.
Crediting of In	terest Earned Methods
You n	nay 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 Earne	d Disbursement Frequency for Credit to Another Account or Interest Check
You n	nay elect any one of the following options. You have selected option
A.	at Maturity
B.	Monthly from Issue Date and at Maturity
Transaction Li	mitations
	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.

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

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

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