Albany Bank and Trust Company, N.A.

Account Disclosure
Effective: March 01, 1996

A.B.C. CERTIFICATE OF DEPOSIT

Opening Deposit Amount

To open this account, you must be 18 years of age. The proceeds of your A.B.C. Creditability Loan will open this account.

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 annually from issue date.

Crediting of Interest Earned and Disbursement

The Interest Earned will be credited to the Principal Balance of this account at maturity.
A check will be issued and held at the bank for the Principal Balance and Interest Earned.
When your Loan Agreement has been satisfied, the check will then be mailed with your Paid Loan Documentation. If your Loan Agreement has been satisfied before the maturity date of this account, the check will be mailed to you on the maturity date.

Transaction Limitations

After the account is opened, you may not make Deposits into or Withdrawal from this account.
This account is COLLATERAL for a loan and will be held for safekeeping at Albany Bank.
If a scheduled loan payment is DELINQUENT for thirty-one (31) days or more, this account may be closed by Albany Bank to pay off the loan and an Early Withdrawal Penalty will be imposed. If there is any remaining balance from this account, a check will be mailed to you.

Early Withdrawal Penalty

If you withdraw any amount from this account before the Maturity Date, an Early Withdrawal Penalty may be charged to your account. For a term of one (1) year or less, the penalty is thirty (30) days of interest. For a term greater than one (1) year, the penalty is ninety (90) days of interest. 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 minus the Loan Pay Off 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 NOT BE RENEWED on its maturity date.
A maturity notice will be mailed thirty (30) days prior to your account's maturity date.
There is no grace period. This account will NOT earn interest on or after the maturity date.

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