

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 ____/____/____.

MONEY MARKET DEPOSIT ACCOUNT

Effective: March 23, 2000, Revised July 2, 2009

Opening Deposit Requirement To open this account, you must be 18 years of age and deposit \$2,500.00.

Monthly Fee Schedule **NO** Monthly Maintenance Fee will be assessed if your Monthly Statements Daily Minimum Ledger Balance is \$2,500.00 or more.
A Monthly Maintenance Fee of **\$15.00** will be deducted if your Monthly Statements Daily Minimum Ledger Balance is under \$2,500.00.
You may make six (6) Withdrawals to Third Parties each Monthly Statement period, each subsequent Withdrawal is subject to a **\$15.00** fee.
Each Third Party Withdrawal must be for \$500.00 or more, an Under Transaction Limit Fee of **\$15.00** will be deducted for each Third Party Withdrawal that is issued for under \$500.00.
You may deposit forty (40) checks each Monthly Statement Period, each subsequent check deposited is subject to a **\$0.25** cent fee.

Please refer to the Customer Accommodation Service Fee Schedule for other fees that may affect your account.

Rate Information

If your Daily Minimum Collected Balance is \$1,000,000.00 or more, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of _____%.
If your Daily Minimum Collected Balance is \$500,000.00 or more BUT under \$1,000,000.00, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of _____%.
If your Daily Minimum Collected Balance is \$250,000.00 or more BUT under \$500,000.00, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of _____%.
If your Daily Minimum Collected Balance is \$100,000.00 or more BUT under \$250,000.00, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of _____%.
If your Daily Minimum Collected Balance is \$50,000.00 or more BUT under \$100,000.00, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of _____%.
If your Daily Minimum Collected Balance is \$25,000.00 or more BUT under \$50,000.00, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of _____%.
If your Daily Minimum Collected Balance is \$2,500.00 or more BUT under \$25,000.00, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of _____%.
If your Daily Minimum Collected Balance is under \$2,500.00, NO interest will be earned for that day.

You must maintain a Daily Minimum Collected Balance of \$2,500.00 in the account each day to obtain the disclosed Annual Percentage Yields.

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 Collected Balance in your account each day.

Accrual of Interest on Non-Cash Deposits

Interest begins to accrue not later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Compounding and Crediting

Interest will be accrued every day, compounded monthly and credited to your account on your Monthly Statement Date (normally the 17th of each month).

Transaction Limitations

Checks/Withdrawals are subject to our Check Clearing Policy.

You may make six (6) Withdrawals to Third Parties each Monthly Statement Period. If more than six (6) Withdrawals per monthly statement period occur more than once, we reserve the right to close your account without notice. Third Party Withdrawals must be for \$500.00 or more.

We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account.

A.T.M. cards are not allowed for this account.

No checks of any kind are cashed for Non-customers.

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