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 N.O.W. ACCOUNTS

Personal N.O.W. Account (Negotiable Order of Withdrawal)

Opening Deposit Requirement To open this account, you must be 18 years of age and deposit $1,000.00.

Monthly Fee Schedule NO Monthly Maintenance Fees will be assessed if your Monthly Statements Daily Minimum Ledger Balance is $1,000.00 or more.
If your Monthly Statements Daily Minimum Ledger Balance is $1,000.00 or more and the Number of Checks Paid is 30 or under, NO Checks Paid Fee will be assessed.
If your Monthly Statements Daily Minimum Ledger Balance is $1,000.00 or more and the Number of Checks Paid is 31 or more, a Checks Paid Fee of $0.25 cents will be deducted for each check paid that exceeds 30 checks paid.
A Monthly Maintenance Fee of $10.00 will be deducted if your Monthly Statements Daily Minimum Ledger Balance is under $1,000.00 and a Checks Paid Fee of $0.25 cents will be deducted for each check that appears as being Paid on your Monthly Statement.

LEGEND:

Daily Minimum Ledger Balance	Monthly Maintenance Fee	Number of Checks Paid	Check Paid Fee (each check)
$1,000.00 or more	$ .00	1 to 30	$.00
$1,000.00 or more	$ .00	31 or more	$.25
$ 999.99 or less	$10.00	1 or more	$.25

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 under $1,000.00, **NO** interest will be earned for that day.
If your Daily Minimum Collected Balance is $1,000.00 or more, the Interest Rate paid on the entire Collected Balance in your account will be _____% with an Annual Percentage Yield of_____%.
You must maintain a Daily Minimum Collected Balance of $1,000.00 in the account each day to obtain the disclosed Annual Percentage Yield.
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 no 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 25th of each month).
If you close your account before interest is credited, you will not receive the accrued interest.
If you change your N.O.W. account to be a non-interest bearing account before interest is credited you will not receive the accrued interest.

Transaction Limitations

We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account.
Checks/Withdrawals are subject to our Check Clearing Policy.
No checks of any kind are cashed for Non-customers.

Senior Citizen N.O.W. Account (Negotiable Order of Withdrawal)

Effective: August 3, 1998

Opening Deposit Requirement To open this account, you must be 55 years of age and deposit $500.00
This account must be primarily used by the Senior Citizen if other individuals are listed in the account title.

Monthly Fee Schedule A Monthly Maintenance Fee of $10.00 will be deducted (normally on the 25th of each calendar month) from your account balance if your Monthly Statement's Daily Minimum Ledger Balance is less than $500.00

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

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

Albany Bank and Trust Company, N.A.

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CHECKING N.O.W. ACCOUNTS

Rate Information

If your Daily Minimum Collected Balance is less than $500.00, NO interest will be earned for that day.

If your Daily Minimum Collected Balance is $500.00 or more, BUT less than $5,000.00, 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 $5,000.00 or more, BUT less than $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 $25,000.00 or more, the Interest Rate paid on the entire Collected Balance in your account will be_____% with an Annual Percentage Yield of _____%.

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

This is a Variable Rate Account, your Interest Rates and Annual Percentage Yields may change.

At our discretion, we may change the Interest Rates 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 no later than the business day that 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 on the 25th of each calendar month).

If you close your account before the interest is credited to your account, you will not receive the accrued interest.

If this account is changed to a non-interest bearing account before the interest is credited to your account, you will not receive the accrued interest.

Transaction Limitations

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

Checks/Withdrawals are subject to our Check Clearing Policy.

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

BENEFITS OF OUR SENIOR N.O.W. ACCOUNT

*** The Waiver of Our Fee for Your First Order of Pre-printed Checks**

This offer is only valid for a pre-printed personal check order (maximum 200) placed through Albany Bank with Deluxe Check Printers for the following items:

Personal Check Styles - Wallet, Duplicate, Top Stub or End Stub
Price List - A, B, C, D, E or F
Standard Vinyl Checkbook Cover
Standard Delivery

Regular prices will be charged for the Limited Edition and Guideline check designs, Monograms*, Non-Standard Lettering*, Woodcuts*, By-Lines, Custom By-Lines, Specialty Checkbook Covers, Leather Checkbook Covers, Leather Purses, Leather Valises, Leather Cache Purses, Leather Clutches, Special Delivery and all other check orders.

- Some check designs may offer these features at No Additional Charge.

* **The Waiver of Our Overdraft Protection Service Fees From a Senior Savings Account**

This offer is only valid:

A. **if you apply for Albany Bank's Overdraft Protection Service.**
B. for as long as your Senior Citizen N.O.W. account remains open.
C. for as long as your Senior Citizen Savings account remains open.

This offer is **NOT transferable** to another Checking or N.O.W. account.

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