

Albany Bank and Trust Company, N.A.
Business Deposit Accounts
Effective: October 10th 2012

Account Analysis for Business Checking

Earnings Allowance

Account Analysis allows the earning value of the average collected balance(s) for the current Month's Statement cycle in your DDA account(s) to offset the current Month's banking service charges. The earnings rate is variable and determined monthly at the banks discretion.

Account Analysis Service Fee

The service charge generated by Account Analysis will be deducted on each Monthly Statement.

Charge At Recap

You may decide to combine Business Checking Accounts you hold at Albany Bank for Analysis purposes. All recap account average collected balances and service fees for the current Month's Statement cycle will be combined with the resulting service fee being deducted from the Primary account's Monthly Statement.

Charge level (Choose one) **Account** **Recap**

If you chose to be charged at Recap, list the Primary account and the accounts which will be combined with it below.

Primary Account _____ (This account will be charged the combined AA Service fee)

List the other accounts to be included in the recap _____, _____, _____, _____,

_____, _____, _____, _____, _____, _____, _____

Opening Deposit Amount \$1,000.00

Charges

| | |
|--|--------------------|
| Monthly Maintenance Fee | \$10.00 |
| Deposits (each) | \$.50 |
| Checks/Items Deposited (each) | \$.20 |
| Cash Deposited per \$100.00 | \$.10 |
| Checks Paid (each) | \$.20 |
| ACH credits & debits | \$.15 |
| Negative Collected Balance Usage Fee | Prime Rate Plus 5% |

If you close your account within three (3) months from the opening date, an Early Closing fee of \$10.00 will be assessed.

Please refer to our Customer Accommodation Service Fee Schedule for a listing of other fees that may apply to your account.

Checks/Withdrawals are subject to our Check Clearing Policy. **No checks of any kind are cashed for Non-customers.**