Albany Bank and Trust Company, N.A.

Savings Accounts Funds Availability Policy

Effective: September 1, 1990

It is Albany Bank & Trust Company's policy to provide the earliest realistic availability of funds from checks deposited to and/or checks cashed against your Savings Account. We seek to minimize the use of "Holds" to the extent consistent with the safety and soundness of the Bank and to reduce your risk of a deposited or cashed check being returned unpaid.

However, we reserve the right to place a "Hold" for the amount of some or all of the checks that you deposit or cash until we have collected the funds.

Normally, we will place a "Hold" on an item (Check, Draft or Negotiable Order of Withdrawal & etc.) that you deposit or cash if:

1. Your account is new (6 months or less).
2. You deposit or cash an item for an unusually large amount.
3. Your item is drawn on another bank or financial institution.
4. Your item is issued by a person or an organization whose reliability is not known to us.

When we place a "Hold" on your deposit or account balance, we must ask you not to withdraw the "Uncollected Funds" from your account until they are collected.

When your deposited or cashed check becomes available for withdrawal depends on where the item originates, the amount of the item and how it is made payable.

Our customers will be informed of our policy regarding uncollected funds when an account is opened. Bank Officers, upon customer request, have the authority to release "Holds" on items (at their descretion) when a customer is known to them or other circumstances exist to justify the releasing of a hold. We hope that this policy will not inconvenience you, and we encourage you to speak with one of our officers concerning any questions that you may have.

SCHEDULE of FUNDS AVAILABILITY
for ITEMS DEPOSITED or CASHED

Description of Item	When Funds are Available
Cash	Immediately
A.C.H. Credit	Effective Date*
Albany Bank	Next Business Day**
Local Items***	Seven Calendar Days
Non-Local Items****	Ten Calendar Days
U.S. Treasury, State of Illinois or a Unit of Local Government in the State of Illinois	Two Business Days**

* Provided that we have received the transaction before its effective date. If the transaction is received on or after it's effective date, it will be credited upon receipt.

** A business day is a day that we are open for business, excluding Saturdays, Sundays and Holidays.

*** The first four digits of the A.B.A./Routing number is: 0710, 2710, 0711, 0712, 2711, 2712, 0719 or 2719

**** All other A.B.A./Routing numbers that are not listed as being considered Local Items

OUR NIGHT DEPOSITORIES ARE OPEN 24 HOURS
Our A.T.M. Terminals are affiliated with the Star and Cirrus Networks
MEMBER F.D.I.C.
EQUAL HOUSING LENDER
EQUAL OPPORTUNITY EMPLOYER