

Not-For-Profit Checking

Opening Deposit Amount \$1,000.00

Charges

Monthly Maintenance Fee \$2.50

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.**

Not-For-Profit N.O.W. Account

Opening Deposit Amount \$1,500.00

Interest

Interest Rate _____% Annual Percentage Yield _____%

This is a Variable Rate account, we may change the Interest Rate at any time.

Interest is accrued daily (actual days) if your daily Investable Balance is \$1,500.00 or more on the entire daily Investable Balance. If your daily Investable Balance is under \$1,500.00, no interest will be accrued for that day. If your daily minimum Ledger Balance is under \$1,500.00 at any time during the monthly statement period, all accrued interest will be forfeited. If you close your account before the accrued interest has been credited, you will not receive the accrued interest.

Charges

Monthly Maintenance Fee \$5.00

Deposits (each) \$.25

Checks/Items Deposited (each) \$.15

Cash Deposited per \$100.00 \$.04

Checks Paid (each) \$.15

Negative Collected Balance Usage Fee Prime Rate Plus 2%

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. We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account. No checks of any kind are cashed for Non-customers. ****See Notice**

Sole Ownership N.O.W. Account

Opening Deposit Amount \$2,000.00

Interest

Interest Rate _____% Annual Percentage Yield _____%

This is a Variable Rate account, we may change the Interest Rate at any time.

Interest is accrued daily (actual days) if your daily Investable Balance is \$2,000.00 or more on the entire daily Investable Balance. If your daily Investable Balance is under \$2,000.00, no interest will be accrued for that day. If your daily minimum Ledger Balance is under \$2,000.00 at any time during the monthly statement period, all accrued interest will be forfeited. If you close your account before the accrued interest has been credited, you will not receive the accrued interest.

Charges

Monthly Maintenance Fee \$5.00

Deposits (each) \$.25

Checks/Items Deposited (each) \$.15

Cash Deposited per \$100.00 \$.04

Checks Paid (each) \$.15

Negative Collected Balance Usage Fee Prime Rate Plus 2%

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. We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account. **No checks of any kind are cashed for Non-customers.** ****See Notice**

I.O.L.T.A. N.O.W. Account

Opening Deposit Amount \$1,500.00

Interest

This is a Variable Rate account, we may change the Interest Rate at any time. If your daily Minimum Collected Balance is under \$2,500.00, no interest will be accrued for that day. If you close your account before the accrued interest has been credited, you will not receive the accrued interest. Interest is accrued daily (actual days) if your daily Minimum Collected Balance is \$2,500.00 or more, the Interest Rate paid on the entire Collected Balance in your account will be determined by your accounts' daily Collected Balance as listed below.

<u>Daily Collected Balance</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
\$2,500.00 to \$24,999.99 % %
\$25,000.00 to \$49,999.99 % %
\$50,000.00 to \$99,999.99 % %
\$100,000.00 to \$249,999.99 % %
\$250,000.00 to \$499,999.99 % %
\$500,000.00 to \$999,999.99 % %
\$1,000,000.00 or more % %

Charges

Monthly Maintenance Fee	\$5.00
Deposits (each)	\$.25
Checks/Items Deposited (each)	\$.15
Cash Deposited per \$100.00	\$.04
Checks Paid (each)	\$.15
Negative Collected Balance Usage Fee	Prime Rate Plus 2%

If you close your account within three (3) months from the opening date, an Early Closing fee of \$1 0.00 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. We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account. No checks of any kind are cashed for Non-customers. **See Notice

Money Market Deposit Account

Opening Deposit Amount \$2,500.00

Interest

This is a variable rate account, we may change the Interest Rate at any time. If your daily Minimum Collected Balance is under \$2,500.00, no interest will be accrued for that day. Interest will be accrued every day (actual days). If your daily Minimum Collected Balance is \$2,500.00 or more, the Interest Rate paid on the entire Collected Balance in your account will be determined by your accounts' daily Minimum Collected Balance as listed below.

<u>Daily Collected Balance</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
\$2,500.00 to \$24,999.99 % %
\$25,000.00 to \$49,999.99 % %
\$50,000.00 to \$99,999.99 % %
\$100,000.00 to \$249,999.99 % %
\$250,000.00 to \$499,999.99 % %
\$500,000.00 to \$999,999.99 % %
\$1,000,000.00 or more % %

If your account's Monthly Statement Average Ledger Balance is under \$2,500.00, all accrued interest will be forfeited. If you close your account before interest is credited, you will not receive the accrued interest.

Charges

No Monthly Maintenance Fee will be assessed if your Monthly Statement's Daily Minimum Ledger Balance is \$2,500.00 or more. A Monthly Maintenance Fee of \$15.00 will be deducted if your Monthly Statement's Daily Minimum Ledger Balance is under \$2,500.00. You may make six (6) Withdrawals to third Parties each Monthly Statement Period, each subsequent Third Party Withdrawal is \$15.00. Each Third Party Withdrawal must be issued 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 \$.25 Negative Collected Balance Usage Fee Prime Rate plus 2%.

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. We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account. No checks of any kind are cashed for Non-customers. **See Notice

Real Estate Escrow Money Market Deposit Account

Opening Deposit Amount \$1,000.00

Interest

This is a variable rate account, we may change the Interest Rate at any time. If your daily Minimum Collected Balance is under \$1,000.00, no interest will be accrued for that day. Interest will be accrued every day (actual days). 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 determined by your accounts' daily Minimum Collected Balance as listed below.

<u>Daily Collected Balance</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
\$1,000.00 to \$24,999.99	_____ %	_____ %
\$25,000.00 to \$49,999.99	_____ %	_____ %
\$50,000.00 to \$99,999.99	_____ %	_____ %
\$100,000.00 to \$249,999.99	_____ %	_____ %
\$250,000.00 to \$499,999.99	_____ %	_____ %
\$500,000.00 to \$999,999.99	_____ %	_____ %
\$1,000,000.00 or more	_____ %	_____ %

If your account's Monthly Statement Average Ledger Balance is under \$1,000.00, all accrued interest will be forfeited. If you close your account before interest is credited, you will not receive the accrued interest.

Charges

No Monthly Maintenance Fee will be assessed if your Monthly Statement's Daily Minimum Ledger Balance is \$1,000.00 or more. A Monthly Maintenance Fee of \$15.00 will be deducted if your Monthly Statement's Daily Minimum Ledger Balance is under \$1,000.00.

You may make six (6) Withdrawals to third Parties each Monthly Statement Period, each subsequent Third Party Withdrawal is \$15.00. Each Third Party Withdrawal must be issued 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 \$.25.

Negative Collected Balance Usage Fee Prime Rate plus 2%.

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. We reserve the right to require seven (7) calendar days advance written notice before allowing a withdrawal from this account. No checks of any kind are cashed for Non-customers. **See Notice

Statement Savings Account

Opening Deposit Amount \$1,000.00

Interest

Interest Rate _____ % **Annual Percentage Yield** _____ %

This is a Variable Rate account, we may change the Interest Rate at any time.

Interest is accrued daily (actual days) and paid on the last business day of the Interest Quarter. Our Interest Quarters are: December 01 to February 28; March 01 to May 31; June 01 to August 31 and September 01 to November 30.

If your Daily Ledger Balance is under \$1,000.00, no interest will be accrued for that day. If your Daily Ledger Balance is \$1,000.00 or more, interest is accrued on the entire Ledger Balance.

If you close your account before the accrued interest has been credited, you will not receive the accrued interest.

Charges

A Monthly Maintenance Fee of \$10.00 will be assessed if a Calendar Month's Average Ledger Balance is under \$1,000.00.

You may make three (3) Withdrawals each Calendar Month, each subsequent Withdrawal is \$5.00.

If you close your account within six (6) 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.

You will receive a periodic monthly statement showing all monetary transactions that have occurred.

Withdrawals are subject to our Funds Availability Policy. We reserve the right to require thirty (30) calendar days advance written notice before allowing a withdrawal from this account. **See Notice

CERTIFICATES OF DEPOSIT (under \$100,000.00)

<u>Term/Length</u>	<u>Minimum Deposit Amount</u>	<u>Fixed Interest Rate</u>	<u>Annual Percentage Yield</u>
31 Days	\$20,000.00	_____ %	_____ %
91 Days	\$10,000.00	_____ %	_____ %
182 Days	\$ 7,500.00	_____ %	_____ %
1 Year	\$ 5,000.00	_____ %	_____ %
2 1/2 Years	\$ 2,500.00	_____ %	_____ %
5 Years	\$ 5,000.00	_____ %	_____ %

This interest rate is effective through the account's term.

The Interest Rate for 31, 91 and 182 day certificates changes on a weekly basis. The Interest Rate for One Year, 2 1/2 Year and Five Year certificates changes on a daily basis. Additional deposits are not allowed.

ALL CERTIFICATES ARE SUBJECT TO PENALTY FOR EARLY WITHDRAWAL.

The Early Withdrawal Penalty for certificates with a term length of one year or less is a loss of thirty (30) days of interest. The Early Withdrawal Penalty for 2 1/2 year and Five Year Certificates is a loss of ninety (90) days of interest.

All certificates are established as automatically renewable, unless otherwise requested.

Interest is accrued daily and compounded at maturity.

If you elect to receive an interest disbursement (interest check or interest credited to another account) before maturity, there is no compounding.

You may elect one of the following interest disbursement methods:

- A. Have the accrued interest added to principal at maturity.
- B. Have an interest check mailed to you or held for pick-up at the bank.
- C. Have the accrued interest credited to a Checking, N.O.W., Money Market or Savings account.

Interest disbursement frequencies are determined by the term length of the certificates. These frequencies can be monthly, quarterly and semi-annual from issue date or at maturity.

All automatically renewable certificates will renew at the interest rate that is in effect on their maturity date.

There is a ten (10) calendar day grace period for renewable certificates. There is no grace period for non-renewable certificates.

Closure or changes to the term length and/or any specifics of the certificate must be made within this grace period.

Renewable certificates that are closed during the grace period will not earn interest from their maturity date. Non-Renewable certificates will not earn interest on or after their maturity date. **See Notice

CERTIFICATES OF DEPOSIT (100,000.00 and over)

<u>Term/Length</u>	<u>Fixed Interest Rate</u>	<u>Annual Percentage Yield</u>
30 Days	_____ %	_____ %
60 Days	_____ %	_____ %
90 Days	_____ %	_____ %
120 Days	_____ %	_____ %
180 Days	_____ %	_____ %
270 Days	_____ %	_____ %
360 Days	_____ %	_____ %

This Interest rate is effective through the accounts' term.

Interest Rates change on a daily basis.

Additional Deposits are not allowed.

ALL CERTIFICATES ARE SUBJECT TO PENALTY FOR EARLY WITHDRAWAL.

The Early Withdrawal Penalty is a loss of thirty (30) days of interest.

All certificates are established as automatically renewable, unless otherwise requested.

Interest is accrued daily and compounded at maturity.

If you elect to receive an interest disbursement (interest check or interest credited to another account) before maturity, there is no compounding.

You may elect one of the following interest disbursement methods:

- A. Have the accrued interest added to principal at maturity.
- B. Have an interest check mailed to you or held for pick-up at the bank.
- C. Have the accrued interest credited to a Checking, N.O.W., Money Market or Savings account.

Interest disbursement frequencies are determined by the term length of the certificates. These frequencies can be monthly, quarterly and semi-annual from issue date or at maturity.

All automatically renewable certificates will renew at the interest rate that is in effect on their maturity date.

There is a ten (10) calendar day grace period for renewable certificates. There is no grace period for non-renewable certificates.

Closure or changes to the term length and/or any specifics of the certificate must be made within this grace period.

Renewable certificates that are closed during the grace period will not earn interest from their maturity date. Non-Renewable certificates will not earn interest on or after their maturity date. **See Notice

****Notice:** To comply with U.S. Government regulations implementing the Unlawful Internet Gambling Enforcement Act, a U.S. federal law. Our policies and procedures, established in accordance with those regulations, provide that we will notify all new customers that Albank will not allow Internet gambling businesses from utilizing the banking system.

Member FDIC
 Equal Housing Lender
 Equal Opportunity Employer