



Effective: 11/30/2018

CHECKING N.O.W. ACCOUNTS

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

Opening Eligibility - To open this account, you must be 18 years of age and deposit at least \$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	\$0.00	1 to 30	\$0.00
\$1,000.00 or more	\$0.00	31 or more	\$0.25
\$999.99 or less	\$10.00	1 or more	\$0.25

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

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

Rate Information - If your Daily Minimum Ledger Balance is under \$1,000.00, NO interest will be earned for that day. If your Daily Minimum Ledger Balance is \$1,000.00 or more, the Interest Rate paid on the entire Ledger Balance in your account will be ____% with an Annual Percentage Yield of ____%. You must maintain a Daily Minimum Ledger 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 Ledger 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.



Albany Bank & Trust Company, NA
EQUAL OPPORTUNITY EMPLOYER



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

Opening Eligibility - To open this account, you must be 55 years of age and deposit at least \$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.

If the account is closed within three (3) months from its opening date, an Early Closing fee of \$10.00 will be assessed plus pre-printed check/deposit slip costs if the order cannot be stopped.

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

Rate Information

If your Daily Minimum Ledger Balance is less than \$500.00, NO interest will be earned for that day. If your Daily Minimum Ledger Balance is \$500.00 or more, BUT less than \$5,000.00, the Interest Rate paid on the entire Ledger Balance in your account will be ____% with an Annual Percentage Yield of ____%. If your Daily Minimum Ledger Balance is \$5,000.00 or more, BUT less than \$25,000.00, the Interest Rate paid on the entire Ledger Balance in your account will be ____% with an Annual Percentage Yield of ____%. If your Daily Minimum Ledger Balance is \$25,000.00 or more, the Interest Rate paid on the entire Ledger Balance in your account will be ____% with an Annual Percentage Yield of ____%. You must maintain a Daily Minimum Ledger 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 Ledger 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.