



Effective: 11/30/2018

CONSUMER CHECKING ACCOUNTS

Personal Regular Checking

Opening Eligibility - To open this account, you must be 18 years of age and deposit at least \$500.00.

Monthly Fee Schedule - NO monthly maintenance fee will be assessed if your monthly statements daily minimum ledger balance is \$600.00 or more. A monthly maintenance fee of \$3.00 will be deducted if your monthly statements daily minimum ledger balance is \$400.00 or more but under \$600.00. A monthly maintenance fee of \$6.00 will be deducted if your monthly statements daily minimum ledger balance is \$200.00 or more but under \$400.00. A monthly maintenance fee of \$9.00 will be deducted if your monthly statements daily minimum ledger balance is under \$200.00

Legend:

Daily Minimum Ledger Balance	Monthly Maintenance Fee
\$600.00 or more	\$0.00
\$400.00 to \$599.99	\$3.00
\$200.00 to \$399.99	\$6.00
\$199.99 or less	\$9.00

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.

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

Low Cost Checking

Opening Eligibility - To open this account, you must be 18 years of age and deposit at least \$500.00.

Monthly Fee Schedule - A monthly maintenance fee of \$4.00 will be deducted on each Monthly Statement. A Checks Paid fee of \$.25 each will be deducted on each Monthly Statement for each check that is listed as being paid on the Monthly Statement.

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.

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

College Student Checking

Opening Eligibility - To open this account, you must be a full-time college student (12 credit hours per semester), be 18 years of age and deposit at least \$500.00. The account must be primarily used by the college student.

Monthly Fee Schedule - A monthly maintenance fee of \$2.50 will be deducted on each Monthly Statement.



Albany Bank & Trust Company, NA
EQUAL OPPORTUNITY EMPLOYER





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

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

Senior Citizen Checking

Opening Eligibility - To open this account, you must be 55 years of age and deposit at least \$500.00. The account must be primarily used by the Senior Citizen.

Monthly Fee Schedule - There are no monthly maintenance or check paid fees.

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.

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



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