



**Not-For-Profit Checking Disclosure**

Effective: 11/30/2018

**Opening Deposit Amount      \$1,000.00**

**Charges**

Monthly Maintenance Fee      \$2.50

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. 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.

**Notice:** Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.



Albany Bank & Trust Company, NA  
EQUAL OPPORTUNITY EMPLOYER

