



Effective: 11/30/2018

Sole Ownership N.O.W. Account Disclosure

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 Ledger Balance is \$2,000.00 or more on the entire daily Ledger Balance.

If your daily Ledger 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)	\$0.25
Checks/Items Deposited (each)	\$0.15
Cash Deposited per \$100.00	\$0.10
Checks Paid (each)	\$0.15
Negative Collected Balance Usage Fee	Prime Rate Plus 2%

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 our Customer Accommodation Service Fee Schedule for other fees that may affect to 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

