

Opening Eligibility - To open this account, you must be 18 years of age and deposit at least \$100.00.

Monthly Maintenance Fee \$15.00

No Monthly Maintenance Fee will be assessed if any **ONE** of the following is true for this account per Monthly Statement period:

If your average Account Balance is \$25,000.00 or more.

If your average *Relationship Balance in Personal Money Market/Personal Saving accounts is \$50,000.00 or more.

Statement Fees

Albank's environment friendly Online Green Statements _____\$0.00

Paper Statement Fee _____\$0.00

Foreign ATM Fees _____\$2.50

Foreign ATM refers to all non Albank and non MoneyPass ATMs.

Up to \$20.00 in Foreign ATM/Surcharge fees refunded if eligible for bonus interest.

Variable Interest Rate Tiers: The Interest Rate and Annual Percentage Yield for your account depend upon the applicable rate tier. The Interest Rate and Annual Percentage Yield for these tiers may change. The Interest Rate is applied to the entire balance.

The Current Stated rates for your account are as follows:

\$0.00 to \$24,999.99 _____% Interest Rate _____% Annual Percentage Yield

\$25,000.00 to \$99,999.99 _____% Interest Rate _____% Annual Percentage Yield

\$100,000.00+ _____% Interest Rate _____% Annual Percentage Yield

Bonus Interest: If you qualify for Bonus interest during a statement cycle.

For that statement Cycle

On the first \$25,000.00 you will earn _____% Interest rate _____% Annual Percentage Yield

On The remainder of the Balance,
you will earn _____% Interest rate _____% Annual Percentage Yield

Criteria for Bonus Interest: at least 20 POS Transactions **and** an average *Relationship Balance of \$25,000.00 or more in Personal Savings/Personal Money Market accounts.

Determination of Rate: At our discretion, we may change the interest rates on 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 end of each month). If you close your account before interest is credited, you will not receive the accrued interest. If you change your account to be a noninterest bearing account before interest is credited, you will not receive the accrued interest.

Early Closing: 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.

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

*For accounts to be considered Relationship accounts the Primary account holder of this account must be a Signer & Owner of the other accounts. Relationship deposits do not include Certificates of Deposit.

Complementary Services:

Online Banking

Mobile Banking

Mobile Banking Deposit

Debit Mastercard.

Online Bill Pay

eStatements & Paper Statements

Mobile Alerts

MoneyPass - surcharge free ATMs

Mobile Card Management

External Transfers

Zelle