

Opening Eligibility - To open this account, you must be 55 years of age and deposit at least \$100.00.

Charges

Monthly Maintenance Fee \$10.00

No Monthly Maintenance Fee will be assessed if you have **ONE** or more Direct deposits set up.

Statement Fees

Albank's environment friendly Online Green Statements _____\$0.00
Paper statements _____\$0.00
Foreign ATM Fees _____\$0.00

Variable Tiered Rate Interest: 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 \$4,999.99	_____ % Interest Rate	_____ % Annual Percentage Yield
\$5,000.00 to \$24,999.99	_____ % Interest Rate	_____ % Annual Percentage Yield
\$25,000.00 +	_____ % Interest Rate	_____ % Annual Percentage Yield

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	Online Bill Pay	Mobile Card Management
Mobile Banking	eStatements & Paper Statements	External Transfers
Mobile Banking Deposit	Mobile Alerts	Zelle
Debit Mastercard.	MoneyPass - surcharge free ATMs	

