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*Annual percentage yield (APY) as of 11/07/2022. A penalty may be imposed for early withdrawal. Fees may reduce the earnings on the account. Contact an Albank employee for further information about applicable fees and terms. This account will be automatically renewed for 1 year on its maturity date. The new Interest Rate and Annual Percentage Yield will be known on your account's maturity date. © 2022 Albany Bank & Trust Co NA

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