

Opening Eligibility - To open this account, you must deposit at least \$100.00.

Earnings Allowance: Account Analysis allows the earning value of the average ledger balance(s) for the current Month's Statement cycle in your DDA account(s) to offset the current Month's banking service charges. The earnings rate is variable and determined monthly at the banks discretion.

Tier 1	\$0- \$49,999	The Earnings rate earned on the entire balance will be	.65%
Tier 2	\$50,000 - \$99,999	The Earnings rate applied to this portion alone will be	.70%
Tier 3	\$100,000 - \$149,999	The Earnings rate applied to this portion alone will be	.75%
Tier 4	\$150,000 +	The Earnings rate applied to this portion alone will be	.85%

Account Analysis Service Fee: The service charge generated by Account Analysis will be deducted on each Monthly Statement.

Charge at Recap: You may decide to combine Business Checking Accounts you hold at Albany Bank for Analysis purposes. All recap account average collected balances and service fees for the current Month's Statement cycle will be combined with the resulting service fee being deducted from the Primary Account's Monthly Statement.

Charge level (choose one): **Account** **Recap**

If you chose to be charged at **Recap**, list the Primary account and the accounts which will be combined with it below.

Primary account (This account will be charged the combined AA Service fee) # _____

List the other accounts to be included in the recap # _____ # _____ # _____
 # _____ # _____ # _____

Charges: _____

Monthly Maintenance Fee	_____	\$15.00
Deposits (each)	_____	\$0.75
Checks/Items Deposited (each)	_____	\$0.25
Cash Deposited per \$100.00	_____	\$0.10
Checks Paid (each)	_____	\$0.25
ACH credits and debits	_____	\$0.15
Foreign ATM Withdrawal	_____	\$2.50
Foreign ATM Deposit	_____	\$0.75
Negative Collected Balance Usage Fee	_____	Prime Rate Plus 2%

Early Closing Fee: 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 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. 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.

Complimentary Services

Online Banking	Online Bill Pay	Debit Mastercard
Mobile Banking	eStatements & Paper Statements	MoneyPass - surcharge free ATMs
Mobile Banking Deposit	Mobile Alerts	

