



INTEREST ON LAWYER TRUST ACCOUNT (IOLTA)

Current Date: _____

Account Number: _____

Opening Eligibility: To open this account, you must be 18 years of age and deposit at least \$1,500.00.

Interest:

This is a Variable Rate account, we may change the Interest Rate at any time. If your daily Ledger Balance is under \$2,500.00, no interest will be accrued for that day. If you close your account before the accrued interest has been credited, you will not receive the accrued interest. Interest is accrued daily (actual days) if your daily Minimum Ledger Balance is \$2,500.00 or more, the Interest Rate paid on the entire Ledger Balance in your account will be determined by your accounts' daily Ledger Balance as listed below.

<u>Daily Ledger Balance</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
\$2,500 to \$24,999.99	_____ %	_____ %
\$25,000.00 to \$49,999.99	_____ %	_____ %
\$50,000.00 to \$99,999.99	_____ %	_____ %
\$100,000.00 to \$249,999.99	_____ %	_____ %
\$250,000.00 to \$499,999.99	_____ %	_____ %
\$500,000.00 to \$999,999.99	_____ %	_____ %
\$1,000,000.00 and over	_____ %	_____ %

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%

Service fees are never charged to the account. It's offset by the account's earned interest. If there is not enough earned interest to offset the service fee, the unsettled fee is waived.

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

Complimentary Services

Online Banking	Mobile Alerts
Mobile Banking	eStatements & Paper Statements



Albany Bank & Trust Company, NA
EQUAL OPPORTUNITY EMPLOYER

