

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

**Charges:**

Monthly Maintenance Fee \_\_\_\_\_ \$9.00  
The Monthly Maintenance Fee will be waived if your Average Balance is  $\geq$  \$1,500.00

Foreign ATM Fee \_\_\_\_\_ \$2.50  
Foreign ATM refers to all Non-Albank and Non-MoneyPass ATMs

Paper Statements \_\_\_\_\_ \$3.95

eStatements \_\_\_\_\_ Free

Transaction fees the first 75 Transactions per statement cycle \_\_\_\_\_ Free  
Transactions over 75 (each) \_\_\_\_\_ \$0.50  
Transactions include: Deposits, items deposited, ACH debits & credits, & checks paid.

**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.

**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 Banking
Online Bill Pay	Mobile Banking Deposit
eStatements	Mobile Alerts
Debit MasterCard	MoneyPass - surcharge free ATMs