

Account Analysis Disclosure

Earnings Allowance

Account Analysis allows the earning value of the average investible balance in your DDA account(s) to offset banking service charges. The earnings rate is variable and determined monthly at the banks discretion.

Account Analysis Service Fee

The service charge generated by Account Analysis will post to the account on the 8th business day of the next cycle. (The AA charge for January will post to your account in February.)

Account Analysis Statements

An account analysis Statement for each account is provided on a monthly basis, on or before the date the service charge posts to your account.

Recap Statements

You may decide to combine Business checking accounts you hold at Albany Bank for Analysis purposes. All the account average balances and service fees will be combined on one Recap statement with the resulting service fee being charged to the Primary account. If charged at Recap you will receive a Recap Statement as well as a statement for each account combined under the same Primary account.

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 statement _____,
_____, _____, _____,
_____, _____, _____, _____, _____, _____

Account Analysis for Business Checking

Opening Deposit Amount \$1,000.00

Charges

Monthly Maintenance Fee	\$10.00
Deposits (each)	\$.50
Checks/Items Deposited (each)	\$.20
Cash Deposited per \$100.00	
100.00 - 100,099.00	\$.10
100,100.00 or more	\$.20
Checks Paid (each)	\$.20
ACH credits & debits (each)	\$.25
Negative Collected Balance Usage Fee	Prime Rate Plus 5%

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.
Checks/Withdrawals are subject to our Check Clearing Policy. **No checks of any kind are cashed for Non-customers.**