

**ELIGIBILITY REQUIREMENTS.** This account is for businesses that anticipate more than 200 items per month.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**TRANSACTION LIMITATIONS.**

There is a \$10.00 monthly maintenance fee. There is a \$0.15 fee for each debit or credit to this account. This includes checks that you write, electronic debits or credits and any other debits or credits posted to this account. There is a \$0.06 fee for each transit item, that is, checks you deposit to this account. However, your monthly service charges, including monthly maintenance fee and transaction fees can be offset by your earnings credit. Your earnings credit can reduce your total monthly fees to zero.

The earnings credit will be calculated on your average daily available investable balance. The investable balance refers to your average daily available balance less All America Bank's daily reserve requirement. The earnings credit will be calculated using the 91-day T-Bill rate in effect on the last day of the prior month. (For example, if the current month is June the last day of the prior month is May 31st.) The average daily available investable balance is calculated by adding the available balance in the account for each day of the period less the reserve requirement and dividing that figure by the number of days in the period. At our discretion, we may periodically change the Bank's daily reserve requirement and the rate and/or index used to calculate the earnings credit. In addition to monthly service charge and transaction fees, NSF and Return Check fees do apply.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.