

Convenience Checking

Account name	Product features	Monthly maintenance fee	Minimum deposit to open	Interest-bearing	Minimum balance to obtain APY ¹
Convenience Checking	<ul style="list-style-type: none"> • Access your account via Donate the Change[®] Enhanced Debit MasterCard[®], Online and/or Mobile Banking² • One (1) overdraft fee waived every 12 months • Two (2) non-AB/Allpoint[®] domestic ATM surcharges waived³ per statement cycle 	\$0.00 with direct deposit, ⁴ \$5.00 if no direct deposit	\$0.00	No	N/A

¹APY means Annual Percentage Yield.

²Use of Mobile Banking requires your mobile service provider's data and/or text plan, for which charges may apply.

³The two (2) non-AB/Allpoint[®] domestic ATM surcharges will be debited from your account at the time of the transaction and credited to your account on the same business day that the transaction is posted to your account.

⁴A qualifying direct deposit is an electronic deposit of your salary, pension, Social Security or other recurring monthly income to your account. Transfers from one account to another, or deposits made at a branch location, ATM or through a mobile device, do not qualify as direct deposit. The monthly service fee will be waived for the first statement cycle to allow you to receive direct deposit to your account. After the first statement cycle the monthly service fee will be assessed unless your account received direct deposit.