

Convenience+ Checking¹

Account name	Product features	Monthly maintenance fee	Minimum deposit to open	Interest-bearing	Minimum balance to obtain APY ²
Convenience+ Checking	<ul style="list-style-type: none"> • Access your account via Donate the Change[®] Enhanced Debit MasterCard[®], Online and/or Mobile Banking³ • Tiered variable interest rate based on balance • One (1) overdraft fee waived every 12 months • Two (2) non-AB/Allpoint[®] domestic ATM surcharges waived⁴ per statement cycle 	\$0.00 with direct deposit, ⁵ \$10.00 if no direct deposit	\$0.00	Yes	See Rate Below

Balance	APY ²	Interest rate
\$0 - \$499.99	0.06%	0.06%
\$500 - \$999.99	0.10%	0.10%
\$1,000+	0.15%	0.15%

Rates effective as of 04/14/17

Applies to Convenience+ Checking accounts:

Variable rate information – Your interest rate and annual percentage yield may change at any time. Fees may reduce earnings.

Annual Percentage Yield (APY) – The annual percentage yield disclosed assumes that your account balance and interest will remain on deposit for one year.

Compounding and crediting frequency – Interest will be compounded and credited monthly.

Determination of rate and frequency of changes – At our discretion, we may change the interest on your account at any time.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.)

¹ This is a variable rate account. The rates may change after the account is opened. Fees may reduce earnings.

² APY means Annual Percentage Yield.

³ Use of Mobile Banking requires your mobile service provider's data and/or text plan, for which charges may apply.

⁴ The 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.

⁵ A 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.