

IMPORTANT INFORMATION ABOUT YOUR ALBINA COMMUNITY BANK PERSONAL ACCOUNT

The following terms and conditions will become effective 11-01-2016

<p>We know that you are tired of hearing about fee changes and increases. At Albina, we are doing everything we can to keep our fees and charges as low as possible, while continuing to provide you with great service, and products and services that fit your needs. In fact, we haven't made a change to our fees since 2014! And, we continue to offer a free checking account, which many financial institutions have discontinued. We want you to look to Albina Community Bank for all of your banking needs – please contact us today to learn more about the many products and services we offer.</p> <p>Check out our NEW Consumer Mobile Bill Pay! Not only does Albina provide FREE bill pay services to our consumer customers, we have recently added mobile bill pay! If you haven't yet taken advantage of this great product, check out the demo on our website or ask an Albina banker for more information.</p> <p>Introducing PopMoney! Albina Community Bank is pleased to announce the addition of PopMoney to our lineup of products and services! This great service allows you to send money to your friends or family electronically – all you need is a mobile phone number or email address for the recipient. Send funds using PopMoney for a low fee of \$.75 per transaction.</p> <p>Make MOBILE deposits! We now offer mobile deposit services to our consumer and small business customers – if you are not taking advantage of this great service, contact an Albina banker for more information.</p> <p>eStatements and Notices! Not only are electronic statements and notices convenient and secure, but they are also a <i>green</i> method of receiving important information about your Albina account. Contact an Albina banker to find out how to enroll.</p> <p>Does it still fit? The products and services you selected when your account was opened at Albina Community Bank may not be the best fit for you now – our financial needs change as our lives change. To make sure that you still have the best fit and are not paying any more in account fees than you need to, contact an Albina banker for an account review.</p> <p>Are you paying a fee for an Albina product or service? We have many ways to help you reduce or avoid service fees! Call or visit one of our branch offices for more information.</p> <p>We still offer Free Checking! You can still take advantage of a checking account with no monthly service fee, no minimum balance requirements and no per check charge; we'll even give you a debit card with no fee! All we ask is that you sign up to receive your statements and notices electronically – that's it!</p> <p>Debit Card with no monthly fee and access to thousands of ATM's surcharge free! You will not pay a monthly service fee for using an Albina Community Bank debit or ATM card! We also offer access to thousands of ATM's nationwide with no surcharge; for ATM locations, go to www.albinabank.com</p>	Product/Service	Current Pricing	New Pricing
	Stop Payment Placed at Bank	\$30.00	\$33.00
	Telephone Transfer	\$0.00	\$2.00
	Mobile Banking Deposit	\$0.00	First 5 deposits monthly are free then \$.50 per deposit after.
	Dormant Account	\$3.00 per month	\$5.00 per month
	Overdraft Transfer Fee	\$7.00	\$10.00
	ATM Transaction at Foreign Machine	\$2.00	\$2.50
	IRA Closure Fee	\$0.00	\$50.00
	Returned Mail	\$0.00	\$3.00 per month
	Counter Check	\$0.00	\$.25 per check presented for payment
	If you receive paper statements:	Monthly Fee	Monthly Fee
	Community Basic Checking	\$2.50	\$3.00
	Community Checking Plus	\$12.00	\$13.00
	Community Interest Checking	\$14.00	\$15.00
	Community Money Market	\$14.00	\$15.00
	Community Money Market Plus	\$27.00	\$28.00
Returned Deposit Item	\$8.00	\$10.00	
Early Closure of Account (within 90 days of opening)	\$10.00	\$25.00	
Outgoing International Wire Transfer	\$40.00	\$45.00	
Safe Deposit Box Lost Key Replacement	\$20.00	\$25.00	
Loan Sweep Fee	\$0.00	<ul style="list-style-type: none"> • \$50 per month for loans <\$100M • \$100 per month for loans >\$100M • \$150 per month for loans exceeding \$250M 	