

IMPORTANT INFORMATION ABOUT YOUR ALBINA COMMUNITY BANK BUSINESS ACCOUNT

The following terms and conditions will become effective 11-1-2016

<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! While the cost of some of our products and services is changing, we are pleased to say we continue to offer a free business checking account, (with electronic statements), which many financial institutions no longer offer. 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 to our business customers.</p> <p>FREE Business Online Banking! Albina now offers online access to your business account with no monthly fee! Check balances, view account history, transfer funds, export transactions, and much more using our Business Online Banking system! Additional services, such as Quick Click, (remote deposit capture), ACH, wire transfers, etc., can be added for an additional monthly fee – these additional fees can be analyzed to provide you with even more savings!</p> <p>We have reduced the cost of QUICK CLICK! Our remote deposit capture system, Quick Click, gives you the time saving benefit of making deposits at your desk – no more trips to the bank to deposit your checks! We have reduced the monthly fee of this great service, and will even analyze the fee for greater savings!</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 businesses change. To make sure that you still have the best fit, contact an Albina banker for an account review.</p> <p>There are many ways to avoid or reduce fees! Albina offers many ways to waive or reduce fees on your business account – many fees can be analyzed and applied against an earnings credit on your account balance, a number of fees are reduced or waived if you perform the transaction using our online banking service, and, your monthly service fee can be waived by maintaining a specific balance in your account, OR a combined balance in multiple accounts. We will also waive your monthly service fee if you have an active Merchant Services account with Albina! For more information, contact an Albina banker.</p> <p>eStatements and Notices! Not only are electronic statements and notices convenient and secure, but they are also a green method of receiving important information about your Albina account. Contact an Albina banker to find out how to enroll.</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
	Business Online Banking	\$19.95 or \$29.95	No charge
	Quick Click Remote Deposit Capture	\$55 monthly	\$50 monthly
	Stop Payment Placed at Bank	\$30.00	\$33.00
	Telephone Transfer	\$0.00	\$2.00
	Mobile Banking Deposit (Available to small business customers only.)	\$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
	Outgoing International Wire Transfer	\$40.00	\$45.00
	ATM Transaction at Foreign Machine	\$2.00	\$2.50
	Returned Mail	\$0.00	\$3.00 per month
	Counter Check	\$0.00	\$.25 per check presented for payment
	If you receive paper statements:	Monthly Service Fee	Monthly Service Fee
	Business Builder Checking	\$12.00	\$13.00
	Business Builder Interest Checking	\$14.00	\$15.00
	Business Money Market	\$14.00	\$15.00
	Business Money Market Plus	\$27.00	\$28.00
	ACH Origination/Transfers	\$25 setup; \$15 monthly	\$35 setup; \$25 monthly
	Business Builder Analyzed Checking	<ul style="list-style-type: none"> • Service Fee - \$12 monthly • Deposits/credits posted - \$.25 each • Checks/debits posted - \$.15 each • Deposited Items, On-us - \$.08 each • Deposited Items, All Other - \$.12 each 	<ul style="list-style-type: none"> • Service Fee - \$13 monthly • Deposits/credits posted - \$.30 each • Checks/debits posted - \$.18 each • Deposited Items, On-us - \$.10 each • Deposited Items, All Other - \$.14 each
	Returned Deposit Item	\$8.00	\$10.00
Early Closure of Account (within 90 days of opening)	\$10.00	\$25.00	
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 	
Business Checking Monthly Service Fee Waiver Options	Monthly service fee waiver options include an active Albina Community Bank Cash Management Account	Monthly service fee waiver options will no longer include an active Albina Community Bank Cash Management Account; access to Albina's Cash Management services is now provided at no cost.	