Rates current as of: 2/26/2014

ADIRONDACK BANK

Checking Product Rate Sheet

Account Type	Minimum to Open	Minimum To Obtain APY	Interest Rate	APY
Loyalty Money Market	$2,500.00			
Tier 1		$0.00 - $2,499.99	0.00%	0.00%
Tier 2		$2,500 - $24,999.99	0.05%	0.05%
Tier 3		$25,000 - $49,999.99	0.10%	0.10%
Tier 4		$50,000 - $99,999.99	0.15%	0.15%
Tier 5		$100,000 +	0.15%	0.15%
Loyalty Checking	$50.00			
Tier 1		$0.00 - $19,999.99	0.00%	0.00%
Tier 2		$20,000 - $74,999.99	0.05%	0.05%
Tier 3		$75,000 - $149,999.99	0.10%	0.10%
Tier 4		$150,000 - $299,999.99	0.15%	0.15%
Tier 5		$300,000 +	0.20%	0.20%
eCo Checking	$25.00			
0 Qualifiers		0%	0.00%	0.00%
1 Qualifier		Up to $25,000	1.50%	1.51%
2 Qualifiers		Up to $25,000	3.00%	3.04%
Balances over $25,000		Over $25,000	0.05%	0.05%
Commercial Earning Credit	$50.00	$500.00	0.20%	N / A
Now Business	$50.00	$1,000.00	0.05%	0.05%
IOLA	$50.00	$1,000.00	0.60%	0.60%
Super Now Business	$50.00			
Tier 1		$0.00 - $2,499.99	0.00%	0.00%
Tier 2		$2,500 - $24,999.99	0.08%	0.08%
Tier 3		$25,000 - $49,999.99	0.10%	0.10%
Tier 4		$50,000 - $99,999.99	0.15%	0.15%
Tier 5		$100,000 +	0.15%	0.15%
Business Money Market	$2,500.00			
Tier 1		$0.00 - $2,499.99	0.00%	0.00%
Tier 2		$2,500 - $24,999.99	0.05%	0.05%
Tier 3		$25,000 - $49,999.99	0.10%	0.10%
Tier 4		$50,000 - $99,999.99	0.15%	0.15%
Tier 5		$100,000 +	0.20%	0.20%
Municipal Checking Earn / Credit	$50.00	$500.00	0.25%	N / A
Municipal Now Checking	$50.00	$500.00	0.05%	0.05%
Municipal Money Markets	$2,500.00			
Tier 1		$0.00 - $2,499.99	0.00%	0.00%
Tier 2		$2,500 - $24,999.99	0.05%	0.05%
Tier 3		$25,000 - $49,999.99	0.10%	0.10%
Tier 4		$50,000 - $99,999.99	0.15%	0.15%
Tier 5		$100,000 +	0.15%	0.15%
Health Savings Account				
Tier 1		$0.00 - $2,499.99	0.10%	0.10%
Tier 2		$2,500 - $9,999.99	0.15%	0.15%
Tier 3		$10,000 +	0.20%	0.20%

APY = Annual Percentage Yield. The opening or renewal interest rate may vary periodically in accordance with bank policy.

See the account disclosure for additional information.

For current rate information call our Client Service Center at (877) 404-2265.

Fees may reduce earnings. All rates are subject to change without notice after the account is opened.

MEMBER FDIC EQUAL HOUSING LENDER