

SCHEDULE TO MASTERCARD® DEBIT CARD AGREEMENT
Alden State Bank

1. Limitations on transactions. For each debit card issued by us, (a) the total amount of cash obtained at electronic facilities covered by this agreement cannot exceed \$500 during any one day and (b) the total dollar amount of transactions that are made either (i) by presenting the card in person or giving its number by mail, telephone or computer to pay for a purchase of goods or services at any merchant that honors MasterCard debit cards without the use of a PIN or (ii) by presenting the card to obtain cash at a financial institution that honors MasterCard debit cards without the use of a PIN cannot exceed \$750 during any one day.

2. Fees. You must pay a fee of \$2.50 for each withdrawal in cash from your checking account or your savings account made at any electronic facility covered by this agreement that is not owned by us or with respect to which we have not arranged for surcharge free access.

9/1/12