

THE AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

09-09-01052

1. Account Summary Section

Account Holder

United Evangelical Church

No. _____

Date of Issuance January 25, 1980 Opening Balance \$10,000.00
Maturity Date July 25, 1980
Anticipated Rate of Earnings 11.886% per annum Minimum Balance Requirement \$ 10,000.00
Earnings Distribution Dates
Beginning February 1, 1980 and on the first day of each calendar month thereafter, with the last distribution on the final maturity date.

2. General Section

This certifies that the Accountholder holds a savings account with the opening balance and for the term expiring on the Maturity Date shown hereon in the American National Building and Loan Association of Baltimore City, Baltimore, Md.

3. Earnings Section

It is anticipated that this account shall receive earnings at the rate as above set forth. Such earnings shall be payable on the Earnings Distribution Dates above set forth, provided the balance in the account is not reduced below the Minimum Balance Requirement. If such balance is reduced below the Minimum Balance Requirement, the Anticipated Rate of Earnings on the remaining balance shall thereafter be reduced to the rate then paid on regular savings accounts (See also Section 5).

4. Renewal Section

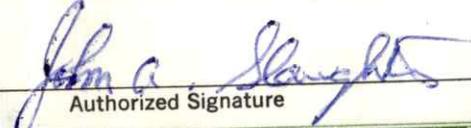
This account shall be automatically renewed for an additional 26 weeks at the close of business on the Initial Maturity Date or on the maturity date of any Renewal Term unless (1) it is withdrawn within the 7-day period referred to in Section 5 hereof, or (2) at least 10 days prior to any maturity date, the association gives written notice to the Accountholder that this account will not be renewed. In such latter event, the account will be converted to a regular savings account and receive earnings at the rate then paid on regular savings accounts.
Subject to maximum rate provisions in Bank Board regulations then in effect, the Anticipated Rate of Earnings for any Renewal Term shall be at the six-month Treasury Bill rate (discount basis) then in effect, plus one-quarter of one-percent, unless such Treasury Bill discount rate is not less than 8.75% but not more than 9%, in which case the renewal rate will be 9%; if such discount rate exceeds 9%, the renewal rate will be at the discount rate.

5. Penalty Clause Section

Except as otherwise provided herein, in the event of any withdrawal from this account during the first 3 months (90 days) of the initial term or any Renewal Term, no earnings shall be paid on the amount withdrawn. In the event of any withdrawal thereafter prior to a maturity date, earnings on the amount withdrawn shall be paid to the date of such withdrawal at the rate above set forth less 3 months (90 days) earnings.
Any withdrawal which reduces the account balance below the Minimum Balance Requirement, or any change in the term or Anticipated Rate of Earnings, shall be considered as a withdrawal of the entire account balance and shall be subject to the penalty prescribed herein.
Earnings credited to the account during any term may be withdrawn at any time during such term without penalty. If the account is renewed at the same earnings rate, earnings during the preceding term as well as the current term may be withdrawn at any time without penalty during the Renewal Term. If the Renewal Term rate is different, earnings in the account at the commencement of the Renewal Term shall be deemed merged with the principal and only earnings for the Renewal Term may be withdrawn at any time without penalty during such term.
If the account or any portion thereof is withdrawn not more than 7 days after a maturity date, earnings shall be paid thereon at the then applicable rate to this account to the date of withdrawal without reduction for any penalty.
To the extent necessary to comply with these requirements, reductions shall be made from the amount withdrawn or the remaining account balance.
This account will be administered in accordance with the rules established by the Board of Directors for this account classification, a copy of which has been furnished to the Accountholder.
Annual meetings will be held on the third Thursday of September at 4 P.M.

THE AMERICAN NATIONAL BUILDING AND
LOAN ASSOCIATION OF BALTIMORE CITY


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President


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Authorized Signature

THE AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

1. Account Summary Section
Account Holder

United Evangelical Church

No. 09-09-01022

Date of Issuance January 25, 1980

Maturity Date July 25, 1980

Original Balance \$10,000.00

Minimum Balance Requirement \$10,000.00

Anticipated Rate of Earnings 11.886%

Earnings Distribution Dates

Beginning February 1, 1980

the first day of each calendar month thereafter, with the distribution on the final maturity date.

2. General Section

This certificate that the Account Holder holds a savings account with the opening balance and for the term shown on the Maturity Date shown herein in the American National Building and Loan Association, Baltimore City, Baltimore, Md.

SAVINGS CERTIFICATE

IN

The American National Building and Loan Association of Baltimore City

LEXINGTON AND LIBERTY STREETS

BALTIMORE, MD. 21201

3. Earnings Section

It is anticipated that the account shall receive earnings at the rate as above set forth. Such earnings shall be credited to the account on the Maturity Date shown herein. If the balance in the account is reduced below the Minimum Balance Requirement, the earnings shall be reduced to the extent that the remaining balance shall thereafter be reduced to the amount of the Minimum Balance Requirement. Earnings shall be paid on regular savings accounts as set forth in Section 51.



4. Renewal Section

The account may be renewed for an additional 25 years at the close of business on the last day of the month ending 7 days prior to the Maturity Date (7 days) at the option of the Account Holder. If the account is renewed, the account will be covered by the same terms and conditions as the original account. The renewal rate will be the same as the original rate. The renewal rate will be the same as the original rate. The renewal rate will be the same as the original rate.

5. Family Clause Section

Except as otherwise provided herein, in the event of the death of the Account Holder, the account shall be paid on the amount shown above set forth less 2 months (90 days) earnings. Any withdrawal which reduces the account balance below the Minimum Balance Requirement or any change in the account balance and shall be subject to the penalty provided herein. Earnings credited to the account during any period of time may be withdrawn at any time during such period. Earnings shall be paid to the account on the Maturity Date shown herein. Earnings shall be paid to the account on the Maturity Date shown herein. Earnings shall be paid to the account on the Maturity Date shown herein.



THE AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

Authorized Signature

President