

| Personal Banking Plans | Non-Interest Checking Accounts | | Interest Checking Accounts | |
|---|---|---|---|---|
| | Flat Fee Checking | Balance Checking | Interest Checking | Premium Interest Checking |
| Account Profile | A basic account with unlimited check writing. Features a flat monthly maintenance fee. | Our regular checking account that features unlimited check-writing privileges with no maintenance fee as long as a minimum average daily balance is maintained. | An interest-earning checking account with service charges based on the maintained balance. | An innovative personal account that allows unlimited checking while you earn a premium rate of interest on your total balance. Custom design your family's checking accounts through flexible, connected Plus Accounts. |
| Special Features | <ul style="list-style-type: none"> • Free Bank OnLine and Bill Pay. • Free initial Check Card with no charge for transactions at American Bank ATM locations. | <ul style="list-style-type: none"> • Free Bank OnLine and Bill Pay. • Free initial Check Card with no charge for transactions at American Bank ATM locations. | <ul style="list-style-type: none"> • Free Bank OnLine and Bill Pay. • Free initial Check Card with no charge for transactions at American Bank ATM locations. | <ul style="list-style-type: none"> ▪ Free Bank OnLine and Bill Pay. ▪ No charge for cashier's checks, money orders or one-signature travelers checks. ▪ Preferred safe deposit box rates. ▪ Up to 3 custom Plus Accounts with no maintenance fee. ▪ Automatic transfers at no charge. ▪ Free initial Check Card with no charge for transactions at American Bank ATM locations. |
| To Waive Monthly Maintenance Fee | Not applicable | Maintain an average daily account balance of \$1000 or more. | Maintain an average daily account balance of \$2000 or more. | Maintain an average daily balance of \$5000 in the Premium Interest Checking Account. |
| Monthly Maintenance Fee | \$7 per month regardless of balance. | \$10 per month if minimum average daily account balance requirement is not met. | \$17 per month if minimum average daily account balance requirement is not met. | \$25 per month if minimum average daily account balance requirement is not met. |
| Transaction Charge | None | None | None | None |
| Interest | Does not earn interest. | Does not earn interest. | Rate is variable and interest is paid monthly. ^{1,2} | Rate is tiered based on the account's daily balance. It is a variable rate and interest is paid monthly. ^{1,2} |
| Minimum Opening Deposit | \$100 | \$100 | \$100 | \$5000 |

¹ Interest begins to accrue on the business day the bank receives credit for the deposit of noncash items such as checks.

² We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.