

PERSONAL SAVINGS ACCOUNTS

Personal Savings Plans	American Savings	Young American	American Money Market
Account Profile	Basic account designed to help you reach your savings goals	Savings program for age 17 or younger (Requires an immediate family member with an American Bank account to also sign on the account)	Money market with competitive interest rate and limited check writing
Special Features	Quarterly statement	Quarterly statement	Free initial Check Card with no charge for transactions at American Bank ATMs Monthly statement
To Waive Maintenance Fee	Maintain daily balance of \$500 or more	Maintain daily balance of \$5 or more	Maintain daily balance of \$2,500 or more
Maintenance Fee	\$3.50 per month	\$3 per quarter	\$15 per month
Withdrawal Charges/Limitations	Two free withdrawals per month, then \$3 each ³	Three free per quarter, then \$1 each ³	Six free withdrawals per statement cycle, then \$10 each ³
Interest	Variable rate; paid monthly ^{1,2}	Variable rate, paid quarterly ^{1,2}	Tiered, variable rate; paid monthly ^{1,2}
Minimum Opening Deposit	\$100	\$5	\$100

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

²We 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.

³ATM, Point-of-Sale and debit card transactions are not counted as items for transaction charges. (Foreign ATM charges still apply as per the current schedule of fees.)