

PERSONAL CHECKING ACCOUNTS

	Basic Checking	Interest Checking	Premium Interest Checking
Account Profile	Basic checking account	An interest-earning checking account	Checking account earning a premium rate of interest
Special Features	<p>Unlimited check writing</p> <p>Free Personal Online Banking and Bill Pay</p> <p>Free Mobile Banking</p> <p>Free online statements, including check images¹</p> <p>Check Card with no charge for transactions at American Bank ATMs</p>	<p>Unlimited check writing</p> <p>Free Personal Online Banking and Bill Pay</p> <p>Free Mobile Banking</p> <p>Free online statements, including check images¹</p> <p>Check Card with no charge for transactions at American Bank ATMs</p> <p>No American Bank fees when you use a non-American Bank ATM</p> <p>Refund of fees charged by another financial institution for withdrawals at their ATMs, up to 8 per statement period</p>	<p>Unlimited check writing</p> <p>Free Personal Online Banking and Bill Pay</p> <p>Free Mobile Banking</p> <p>Free online statements, including check images¹</p> <p>Free paper statements with images when the average daily or combined average daily balances are maintained⁵</p> <p>Check Card with no charge for transactions at American Bank ATMs</p> <p>No American Bank fees when you use a non-American Bank ATM</p> <p>Unlimited refunds of fees charged by another financial institution for withdrawals at their ATMs</p> <p>No charge for cashier's checks</p>

	Basic Checking	Interest Checking	Premium Interest Checking
			25% discount on safe deposit box rates
			No charge overdraft protection transfers
			Free standard American Bank checks
To Waive Monthly Maintenance Fee	10 or more Check Card point-of-sale purchases and 1 electronic (ACH) deposit or payment in a statement period, and online statements	Maintain an average daily balance of \$1,500 or more	Maintain an average daily balance of \$10,000 or a combined average daily balance of \$50,000+ in all qualifying accounts ²
Monthly Maintenance Fee	\$5	\$12	\$15
Transaction Charge	None	None	None
Interest	Does not earn interest	Rate is variable, and interest is paid monthly ^{3,4}	Rate is variable and tiered based on the account's daily balance; paid monthly ^{3,4}
Minimum Opening Deposit	\$100	\$100	\$100

¹Paper statements are \$1.75 each.

²Qualifying personal accounts for the combined average daily balance include checking, savings, CD, IRA, HSA, home loans, personal loans, and Ready Cash lines of credit where you are an owner/co-owner or borrower/co-borrower. The combined balance requirement is based on average daily balances in the qualifying accounts at the time the Premium Interest Checking account's statement is produced.

³Interest begins to accrue on the business day the bank receives credit for the deposit of noncash items such as checks.

⁴We use the daily balance method to calculate the interest on your account. The method applies a daily periodic rate to the principal in the account each day.

⁵When the average or combined average daily balance is not maintained, paper statements are \$1.75 each.