

Account	Rewards	American Gold	American Elite	American Deluxe	Basic Freedom	Select Freedom
Account Description	Experience the ultimate in checking services & benefits, including a great rate! It's also a greener way, better way, to do your banking!	A special account providing value with quality services, exclusive benefits, and higher yields on account balances.	This account offers the interest of a savings account and the flexibility of a checking account all in one!	Every bit of interest helps! This account offers interest even with a low balance.	This basic account is all you need, whether it's your first checking account, your household account, farm account, special account, etc.	Totally free and hassle free! If you want a checking account that does everything you need and doesn't charge you anything, SELECT this account!
Minimum Balance	NONE	\$10,000	\$1,000	\$500	NONE	NONE
Interest	YES Higher rate than most savings accounts!	YES We have tiered rates.	YES	YES	Not Available	Not Available
Account Benefits	<b>FREE</b> Online Banking <b>FREE</b> Mobile Banking* <b>FREE</b> ATM/Debit Card <b>Online Bill Pay</b> Available <b>Mobile Deposit</b> Available <b>ATM Network fees refunded</b> nationwide (up to \$10/mo. per statement cycle**)	<b>FREE</b> Online Banking <b>FREE</b> Mobile Banking* <b>FREE</b> ATM/Debit Card <b>FREE</b> Checks** <b>FREE</b> Cashier's Checks & Money Orders <b>Online Bill Pay</b> Available <b>Mobile Deposit</b> Available	<b>FREE</b> Online Banking <b>FREE</b> Mobile Banking* <b>FREE</b> ATM/Debit Card <b>FREE</b> Checks** <b>FREE</b> Cashier's Checks & Money Orders <b>FREE</b> Initial year of rent on Safe Deposit Box <b>Online Bill Pay</b> Available <b>Mobile Deposit</b> Available	<b>FREE</b> Online Banking <b>FREE</b> Mobile Banking* <b>FREE</b> ATM/Debit Card <b>FREE</b> Checks** <b>FREE</b> Cashier's Checks & Money Orders <b>FREE</b> Initial year of rent on Safe Deposit Box <b>Online Bill Pay</b> Available <b>Mobile Deposit</b> Available	<b>FREE</b> Online Banking <b>FREE</b> Mobile Banking* <b>FREE</b> ATM/Debit Card <b>Online Bill Pay</b> Available <b>Mobile Deposit</b> Available	<b>FREE</b> Online Banking <b>FREE</b> Mobile Banking* <b>FREE</b> ATM/Debit Card <b>Online Bill Pay</b> Available <b>Mobile Deposit</b> Available
Monthly Service Charge	NONE	NONE	NONE	NONE	\$1.90 (plus tax)	NONE
Additional Benefits & Disclosures	<b>Account Requirements:</b> o Maintain an active online account and receive your account statements by email. o The account must have 10 POS (point of sale) transactions using an American Bank debit card per monthly statement cycle, excluding ATM transactions. VISA/debit transactions must post to account during the statement cycle in order to qualify o Have a minimum of one direct deposit per monthly statement cycle or have a minimum of 3 automatic withdrawals (ACH) to third parties posted per monthly statement cycle. o **When requirements are met, your account will be refunded up to \$10 per statement cycle for ATM network fees.	**200 FREE specially designed American Gold checks per year.	**First box of Classical designed checks FREE	**First box of Classical designed checks FREE .		

\*ALL ACCOUNTS: Mobile Banking service from American Bank is FREE. There may be a fee from your cell phone provider for Internet service.

