



SAVINGS ACCOUNTS

PRODUCT	MINIMUM BALANCE TO OBTAIN APY	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO AVOID FEE	FEE	RATE	APY
Personal Savings	\$ 200	\$ 100	\$ 200	\$ 5	0.15%	0.15%
Business Savings	\$ 500	\$ 500	\$ 500	\$ 10	0.15%	0.15%
Minor/Senior Savings	\$ 100	\$ 50	\$ N/A	\$ 0	0.15%	0.15%

CHECKING AND MONEY MARKET ACCOUNTS

PRODUCT	TIERS	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO AVOID FEE	FEE	RATE	APY
Regular Checking	N/A	\$ 100	\$ 500	\$ 10	N/A	N/A
Interest Checking	\$ 1,500 - 9,999.99	\$ 100	\$ 2,500	\$ 15	0.05%	0.05%
	\$ 10,000 - 24,999.99				0.10%	0.10%
	\$ 25,000 and Up				0.15%	0.15%
Commercial Checking	N/A	\$ 2,500	Account Analysis	\$ 15	E/C	E/C
Business Checking	N/A	\$ 500	\$ 1,500	\$ 15	N/A	N/A
Business Interest Checking	\$ 2,500 - 24,999.99	\$ 500	\$ 2,500	\$ 25	0.05%	0.05%
	\$ 25,000 - 49,999.99				0.10%	0.10%
	\$ 50,000 and Up				0.15%	0.15%
Money Market	\$ 0 - \$ 2,499.99	\$ 2,500	\$ 2,500	\$ 15	0.00%	0.00%
	\$ 2,500 - \$ 9,999.99				0.10%	0.10%
	\$ 10,000 - \$ 49,999.99				0.15%	0.15%
	\$ 50,000 - \$ 99,999.99				0.20%	0.20%
	\$ 100,000 - \$ 249,999.99				0.35%	0.35%
Premier Money Market	\$ 250,000 and Up				0.50%	0.50%
	\$ 0 - \$ 24,999.99	\$ 25,000	\$ 25,000	\$ 25	0.00%	0.00%
	\$ 25,000 - \$ 49,999.99				0.25%	0.25%
	\$ 50,000 - \$ 99,999.99				0.35%	0.35%
	\$ 100,000 - \$ 249,999.99				0.40%	0.40%
Commercial Money Market	\$ 250,000 - \$ 999,999.99				0.65%	0.65%
	\$ 1,000,000.00 and Up				0.75%	0.75%
	\$ 0 - \$ 4,999.99	\$ 5,000	\$ 15,000	\$ 25	0.00%	0.00%
	\$ 5,000 - \$ 24,999.99				0.10%	0.10%
	\$ 25,000 - \$ 49,999.99				0.25%	0.25%
	\$ 50,000 - \$ 99,999.99				0.35%	0.35%
	\$ 100,000 - \$ 249,999.99				0.40%	0.40%
	\$ 250,000 - \$ 999,999.99				0.65%	0.65%
	\$ 1,000,000.00 and Up				0.75%	0.75%

CERTIFICATES OF DEPOSIT

TERM	PENALTY	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO OBTAIN APY	FEE	RATE	APY
6 mo	1 month interest	\$ 1,000	\$ 1,000		0.25%	0.25%
12 mo	3 months interest	\$ 1,000	\$ 1,000		0.60%	0.60%
18 mo	3 months interest	\$ 1,000	\$ 1,000		0.65%	0.65%
24 mo	6 months interest	\$ 1,000	\$ 1,000		0.65%	0.65%
36 mo	6 months interest	\$ 1,000	\$ 1,000		0.75%	0.75%
48 mo	9 months interest	\$ 1,000	\$ 1,000		0.80%	0.80%
60 mo	9 months interest	\$ 1,000	\$ 1,000		0.90%	0.90%

American Bank offers IRA Accounts for each Certificate of Deposit Account offered at 12 months or longer. IRA Rates are the same per term as CD Rates. A penalty may be imposed for early withdrawal.

For all deposit accounts, rates are subject to change without notice. Rates posted are for Consumer and Commercial accounts unless specified. Fees could reduce earnings on the account. Rate is defined as "Interest Rate" and APY is "Annual Percentage Yield". American Bank reserves the right to limit deposits made.