

Product Information

Account: Totally Free Checking

To open the account, you must deposit at least \$50.00.

No Minimum Balance Requirement

Additional Terms

This account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement. All credit transactions are processed in the following order: POS/ATM charges, then checks, withdrawals, and ACH chargers in order smallest to largest.

Account: High Interest Checking

To open the account, you must deposit at least \$50.00.

A minimum balance charge of \$5.00 will be imposed every statement cycle if the balance falls below \$1,500.00 any day of the statement cycle.

Qualifications

To qualify for the High Interest Checking premium interest rates, you must perform the following during the monthly qualification cycle. You must have 20 debit card purchases post and settle by end of banking day on the statement cycle cut-off day to obtain the premium variable annual percentage yield and interest rate tiers on the High Interest Checking account. Debit Card transactions processed by merchants and received by us as ATM transactions do not count toward qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as POS transactions count as qualifying debit card transactions. These transactions may not be in a pending state to qualify as one of the 20 debit card per statement cycle qualifications. Transactions may take one or more banking days from the date the transaction was made to post to and to settle in an account. Please see American Bank & Trust Fee Schedule for other charges that apply to this account.

Interest Rate and Annual Percentage Yield

The High Interest Checking account earns a tiered variable rate and annual percentage yield depending on account balance. When the High Interest Checking preferred rate qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. Below are the balance tiers with rate and annual percentage yield ranges as of **July 1, 2018**.

MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	BASE INTEREST RATE	ANNUAL PERCENTAGE YIELD RANGE		PREMIUM INTEREST RATE	ANNUAL PERCENTAGE YIELD RANGE	
\$0.00 – \$1,500.00	0.05%	0.05%		0.10%	0.10%	
\$1,500.01 – \$15,000.00	0.10%	0.05%	0.10%	0.25%	0.10%	0.24%
\$15,000.01 – \$50,000.00	0.15%	0.10%	0.13%	0.40%	0.24%	0.35%
\$50,000.01 – \$100,000.00	0.30%	0.13%	0.22%	0.50%	0.35%	0.43%
\$100,000.01 – \$150,000.00	0.50%	0.22%	0.31%	0.75%	0.43%	0.53%
\$150,000.01+	0.75%	0.31%	0.75%	1.10%	0.53%	1.10%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest will be compounded on a monthly basis. Interest will be credited to your account on the last day of the statement cycle. If you close your account before interest is credited, you may not receive the accrued interest. Interest begins to accrue on the business banking day you deposit non-cash items (for example, checks).

We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Account: Personal Savings

To open the account, you must deposit at least \$50.00.

A minimum balance charge of \$5.00 will be imposed every earnings cycle if the average daily balance for the earnings cycle falls below \$100.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the earning cycle. You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the earning cycle.

The interest rate and annual percentage yield stated below are accurate as of July 1, 2018. If you would like more current rate and yield information, please call us. This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require no less than 0 days notice in writing before any withdrawal from an interest bearing account.

Variable Rate

As of July 1, 2018, the interest rate for your account is:

MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	BASE INTEREST RATE	ANNUAL PERCENTAGE YIELD RANGE	
\$0.00 – \$10,000.00	0.10%	0.10%	0.10%
\$10,000.01 – \$25,000.00	0.30%	0.10%	0.28%
\$25,000.01 – \$50,000.00	0.35%	0.28%	0.28%
\$50,000.01+	0.40%	0.32%	0.40%

Your interest rate and annual percentage yield may change.

At our discretion, we may change the interest rate on your account. We may change the interest rate on your account every day.

Frequency – Interest will be compounded quarterly. Interest will be credited to your account quarterly.

Effect of closing an account – If you close your account before interest is credited you may not receive the accrued interest.

Average Daily Balance Method – We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in each period.

The period we use is the earnings cycle. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

During any month you may not make more than 6 (or 18 per statement cycle) withdrawals or transfers to another account of your or to a third party by means of a preauthorized or automatic transfer of telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

Additional Terms

This account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement. All credit transactions are processed in the following order: POS/ATM charges then checks, withdrawals, and ACH chargers in order smallest to largest.

Account: Money Market

To open the account, you must deposit at least \$500.00.

A minimum balance charge of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$500.00.

You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the statement cycle.

The interest rate and annual percentage yield stated below are accurate as of July 1, 2018. If you would like more current rate and yield information, please call us. This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require no less than 0 days notice in writing before any withdrawal from an interest bearing account.

Variable Rate

As of July 1, 2018, the interest rate for your account is:

MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	BASE INTEREST RATE	ANNUAL PERCENTAGE YIELD RANGE	
\$0.00 – \$2,499.99	0.10%	0.10%	0.10%
\$2,500.00 – \$24,999.99	0.50%	0.10%	0.46%
\$25,000.00 – \$49,999.99	0.65%	0.46%	0.56%
\$50,000.00 – \$99,999.99	0.75%	0.56%	0.65%
\$100,000.00 – \$199,999.99	0.75%	0.65%	0.70%
\$200,000.00+	0.75%	0.70%	0.75%

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Your interest rate and annual percentage yield may change.

At our discretion, we may change the interest rate on your account. We may change the interest rate on your account every day.

Frequency – Interest will be compounded monthly. Interest will be credited to your account monthly.

Effect of closing an account – If you close your account before interest is credited you may not receive the accrued interest.

Average Daily Balance Method – We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in each period.

The period we use is the statement cycle. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

During any statement cycle you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer of telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

Additional Terms

This account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement. All credit transactions are processed in the following order: POS/ATM charges then checks, withdrawals, and ACH chargers in order smallest to largest.