

**ANB Diaper Stash Account Short Form Disclosure**

The following information is being provided by American National Bank (“ANB”) in relation to your ANB Diaper Stash prepaid account as prescribed by Electronic Funds Transfer Act (EFTA) implemented through Regulation E.

Monthly Fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$0</b> out-of-network	<b>\$0</b>
ATM Balance inquiry (in-network or out-of-network)			\$0 or \$0*
Customer Service (automated or live agent)			\$0 or \$0 per call
Inactivity			\$0 per month
<b>We charge no other types of fees.</b>			
<p><b>No Credit/Overdraft Feature</b> Your funds are eligible for FDIC insurance</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>. Find details and conditions for all fees and services in the ANB Diaper Stash account agreement.</p>			