



## Commercial Nonprofit Accounts

	Nonprofit Checking	Nonprofit Plus Interest	Basic Business Checking	Business Focus	Business Money Market	Select Business Savings
<b>Description</b>	Designed as a low-cost alternative for organizations with limited transaction activity	Maintain maximum flexibility to access funds while maximizing interest	For the organization with the lower minimum balance and a limited number of transactions	Value-added services to help your business be successful. Utilize two services listed & get up to \$30 credit to offset fee <sup>1</sup>	Put your balances to work and earn interest	Low minimum balance savings account
<b>Interest Earned</b>	No	Competitive market rate**	No	No	Competitive market rate**	Competitive market rate**
<b>Monthly Minimum Balance Required</b>	\$150	\$2,500	\$0	\$35,000 or an outstanding loan balance of \$350,000	\$2,500	\$100
<b>Below Monthly Minimum Balance Fee</b>	\$15	\$25	\$0	\$35	\$15	\$2
<b>Standard Monthly Fee</b>	No Maintenance Fee with minimum balance	No Maintenance Fee with minimum balance	\$6	No Maintenance Fee with minimum balance	No Maintenance Fee with minimum balance	No Maintenance Fee with minimum balance
<b>Maximum Number of Free Items per Month</b>	300 checks, withdrawals, deposits and deposited items	250 checks, withdrawals, deposits and deposited items	30 debits/ withdrawals, deposits and deposited items	350 checks, withdrawals, deposits and deposited items	50 checks deposited, 6 withdrawals, checks or transfers	50 checks deposited, 6 withdrawals, checks or transfers
<b>Fee per Item Over Free Items Allowed</b>	\$.35 each item	\$.35 each item	\$.25 each item	\$.35 each item	\$.15 per check deposited \$10 per withdrawal, check or transfer	\$.15 per check deposited \$5 per withdrawal, check or transfer
<b>Additional Benefits</b>				For new customers, bonus of \$300 to purchase an RDC scanner. <sup>2</sup> This credit can also be used to help offset the cost of checks and deposit tickets when moving your account to American National Bank.		

	Nonprofit Premier +
<b>Description</b>	Designed for larger nonprofit organizations with higher banking activity; earnings credit** offsets or eliminates fees
<b>Interest earned</b>	Interest is paid at a competitive rate** once you have offset your service fees
<b>Monthly Fee</b>	\$10
<b>Credit to Offset Fees</b>	Earnings credit is paid on your investable balance to offset monthly service charges; the rate is determined by the bank and may change at any time
<b>Physical Deposit</b>	25 free then \$.35 each
<b>Electronic Deposit</b>	75 free then \$.15 each
<b>Physical Check or Debit</b>	150 free then \$.35 each
<b>Electronic Debit Fees</b>	75 free then \$.15 each
<b>Checks Deposited to Your Account</b>	150 free then \$.12 each
<b>Overdraft Availability Fee</b>	National Prime + 4%
<b>Deposit Assessment</b>	Varies

Note: "Balance" means minimum daily balance.

\*\*Rates will be determined at the sole discretion of the bank, based on current market conditions.

(1)To qualify for the Business Focus Account, at least two of the following services must be used: Remote Deposit Capture, ACH Processing, Positive Pay, ACH Filters, or Lockbox.

(2)Credit must be used within the first 90 days of opening account. Valid on checks, a remote deposit scanner or toward application fee for a business line of credit.

No charge for cash deposited/processed.

Effective November 1, 2024.