



Commercial, Government, and Public Funds Accounts

	Business Value Checking	Basic Business Checking	Business Focus	Business Money Market	Select Business Savings		Premier
Description	Designed as a low-cost alternative for businesses with limited transaction activity	For the organization with a 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 ¹	Put your balances to work and earn interest	Low minimum balance savings account	Description	Designed for organizations with higher banking activity; earnings credit** offsets or eliminates service fees
Interest Earned	No	No	No	Competitive market rate**	Competitive market rate**	Monthly Fee	\$15
Monthly Minimum Balance Required	\$300	\$0	\$35,000 or an outstanding loan balance of \$350,000	\$2,500	\$100	Credit to Offset Fees	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
Below Monthly Minimum Balance Fee	\$20	\$0	\$35	\$15	\$2	Physical Deposit	\$0.35 each
Standard Monthly Fee	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	Electronic Deposit	\$0.15 each, includes deposits made using RDC
Maximum Number of Free Items per Month	300 checks, withdrawals, deposits and deposited items	30 checks, 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	Physical Check or Debit	\$0.35 each
Fee per Item Over Free Items Allowed	\$0.35 each item	\$0.25 each item	\$0.35 each item	\$0.15 per check deposited \$0.10 per withdrawal check or transfer	\$0.15 per check deposited \$0.05 per withdrawal check or transfer	Electronic Debit Fees	\$0.15 each
Additional Benefits			For new customers, bonus of \$300 to purchase an RDC scanner. ² These funds can also be used to help offset the cost of checks and deposit tickets when moving your account to American National Bank.			Checks Deposited to Your Account Drawn on American National Bank	\$0.06 each
						Checks Deposited to Your Account Drawn on Other Banks	\$0.12 each
						Overdraft Availability Fee	National Prime + 4%
						Deposit Assessment	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.

Effective November 1, 2024.