

Account	Prime/Prime +
	The Prime account is designed for businesses with higher banking activity. The Prime + account is the same, but pays interest. Earnings credits offset or eliminate service fees.
Interest Earned	Prime - No interest Prime + - Interest is paid at a competitive rate.*
Monthly Fee	No minimum balance. Prime - The monthly fee will be \$15. Prime + - The monthly fee will be \$25.
Credit to Offset Fees	Earnings credits are paid on your balance to offset monthly service charges. The rate is determined by the bank and may change at any time.
Number of Items Per Month	Unlimited
Physical Deposit	\$.25
Electronic Deposit	\$.15
Physical Check or Debit	\$.25
Electronic Debit Fees	\$.15
Check Drawn on American National or Peoples National	\$.06
Check Drawn on Other Banks	\$.10
Overdraft Availability Fee	National Prime + 4%
Ledger Overdraft Fee	\$.29/\$100
Reserve Requirement	10%

## Business Banking Services

### Cash Management Services

- > **ACH Processing** - ACH services can help you save money on issuing checks and processing receivables:
  - Direct deposit of payroll, HSA deposits and expense reimbursements
  - Automatic withdrawals for dues, donations, capital campaigns and tuition
  - Cash concentration
- > **Positive Pay and ChequeGuard** - Protect your account with these valuable fraud protection tools
- > **VISA®, MasterCard® and Discover® Card Processing**
  - Save money with American National Bank's credit card processing solutions
- > **Business Credit Card Services**
  - Earn rewards for the purchases you make every day
- > **Purchasing Card Solutions**
  - For companies with annual spending exceeding \$250,000

### Loans

- > Term loans for business startups, equipment purchase, working capital, etc.
- > Revolving lines of credit for short term operating costs
- > Small Business Administration (SBA) loans
- > Commercial real estate loans
- > Stock loans
- > Letter of credit

### Leasing

- > Leasing services provided through our Metro Leasing Division

## For More Information

29 locations throughout Nebraska and Iowa.  
Call for the location nearest you.

**800-279-0007**

Omaha 402-457-1077

Council Bluffs 712-328-2449

**Cash Management Sales:**

402-399-5037

**Support:**

402-399-5079

See our *Miscellaneous Business Fee Schedule and Disclosure Statement* for complete information about terms and conditions that apply to accounts.

[www.anbank.com](http://www.anbank.com)

**Business Accounts**



Member FDIC

CM112 5/11



Since 1887



Business Accounts						
Account	Business Basic	VIP	Business Focus	Business Money Market	Business Savings I	Business Savings II
	Designed as a low cost alternative for businesses with limited transaction activity.	Designed for small businesses with moderate banking activity.	An account customizable for the business.	Maintain maximum flexibility to access funds while maximizing interest.	Low minimum balance savings account.	Savings account with additional flexibility of unlimited withdrawal privileges.
<b>Interest Earned</b>	Add interest for an additional \$5 per month. Interest is paid at a competitive rate.*	Add interest for an additional \$5 per month. Interest is paid at a competitive rate.*	Select interest bearing or non-interest bearing. Interest is paid at a competitive rate.*	Interest is paid at a competitive rate.*	Interest is paid at a competitive rate.*	Interest is paid at a competitive rate.*
<b>Monthly Fee</b>	No monthly fee if minimum balance of \$50 is maintained. If balance is less, a fee of \$15 will apply.	No monthly fee if minimum balance of \$700 is maintained. If balance is less, a fee of \$10 will apply.	No monthly fee if minimum balance of \$35,000 is maintained. If balance is less, a \$35 fee will apply.	No monthly fee if minimum balance of \$5,000 is maintained. If balance is less, a fee of \$15 will apply.	No monthly fee if minimum balance of \$100 is maintained. If balance is less, a fee of \$1 will apply.	No monthly fee if minimum balance of \$200 is maintained. If balance is less, a fee of \$2 will apply.
<b>Credit to Offset Fees</b>	A credit is applied to offset monthly fees. The current credit on a non-interest-bearing account is .12% and .06% on an interest-bearing account.	N/A	\$30 monthly credit to offset fees.***	N/A	N/A	N/A
<b>Number of Items Per Month</b>	First 50 items are free, additional items are \$.15 each.**	First 200 items are free, additional items are \$.20 each.**	First 350 items are free, additional items are \$.35 each.**	Up to six withdrawals/transfers monthly, additional items are \$15.50 each. <sup>(2)</sup>	Up to six withdrawals/transfers monthly, additional items are \$2 each. <sup>(2)</sup>	Unlimited withdrawals/transactions.
<b>Additional Benefits</b>			Bonus of \$300 for new account to use toward services. <sup>(1)</sup>			

## More Than Smart Banking

Our business checking accounts come with more than money-saving benefits. We offer many convenient tools and services to help your business succeed. At American National Bank and Peoples National Bank, we welcome the opportunity to build a sound, long-term banking relationship with your business. You can be assured that you will be teamed with an experienced bank officer who will understand the banking needs of your business firsthand. And as your financial partner, we will continually work with you to help your business grow and prosper.

Note: "Balance" means minimum daily balance.

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

\*\* Items include checks, debits, credits and deposited checks.

\*\*\* Assumes the services chosen are active each month.

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

(2) Pre-authorized withdrawals (transfers by telephone, wire or PC, overdraft protection, automatic payments or checks) are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings accounts. No more than three of the six may be made by check, draft or debit card. If transaction limitations are continuously exceeded, the account will be closed or converted to a checking account.

### > iBank

*Simplifies your cash management*

- Online banking 24/7 available on all accounts
- Transfer funds between accounts
- Check account balances
- Access to financial tools
- View images of checks
- Create ACH transfers
- Download monthly statement
- Download to Excel or integrate with QuickBooks
- \$5 per month for two accounts, and \$1 for each additional account

### > iBank Basic

- Online banking 24/7
- Check account balances
- View current month transactions
- Free

### > Remote Deposit Capture (RDC)

*Electronically deposit your checks from the convenience of your office*

- Deposit 24/7, even on weekends
- Save time preparing deposits and costly trips to the bank
- Help increase security and reduce fraud
- Integrate with QuickBooks
- Costs vary based on service(s) chosen