

Account	Prime Interest
	This account is designed for qualified non-profit accounts. It offers robust features and pays interest.
Interest Earned	Interest is paid at the same rate as the earnings credit rate with interest credit on balances in excess of your monthly fees.
Monthly Fee	No minimum balance. The monthly fee will be \$15.
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
- > **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
- > Commercial real estate 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

Non-Profit Business Accounts





More Than Smart Banking

American National Bank and Peoples National Bank have invested considerable energy and financial resources in the pursuit of building stronger relationships within the communities we serve ... since 1887. Our commitment to the community goes beyond dollars and cents; it is also supported by the many employees who give generously of their time and talent.

As part of our commitment to the community, we are offering a \$5 credit on specific account types each month to our non-profit accounts to reduce the monthly fees.

Accounts for Non-Profit 501(c)(3) Organizations

Account	Business Basic	VIP	Business Focus	Business Money Market	Savings I	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.
Interest Earned	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.*
Monthly Fee	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.
Non-Profit Monthly Credit	\$5	\$5	\$5	N/A	N/A	N/A
Credit to Offset Fees	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.	None	\$30 monthly credit to offset fees***	N/A	N/A	N/A
Number of Items Per Month	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. ⁽²⁾	Up to six withdrawals/transfers monthly, additional items are \$2 each. ⁽²⁾	Unlimited withdrawals/transactions
Additional Benefits			Bonus of \$300 for new account to use toward services. ⁽¹⁾			

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