



## American National Bank

24 Hour Drive-In ATM  
24 Hour Banking on the Internet  
www.amnat.com

### *Main Bank*

2732 Midwestern Parkway • (940) 397-2300  
Lobby Hours 9:00 a.m. - 4:00 p.m. M – F  
Drive In Hours: 8:00 a.m. - 6:00 p.m. M – F  
8:00 a.m. - Noon Sat

### *Trust Department*

(940) 397-2420 • Hours 9:00 a.m. - 4:00 p.m. M – F

### *Investment Services*

(940) 397-2477 • Hours 9:00 a.m. - 4:00 p.m. M – F

### *American National Leasing Company*

(940) 397-2490 • Hours 9:00 a.m. - 4:00 p.m. M – F

### *Elmwood Office*

1920 Elmwood North Ave. • (940) 397-2333  
Hours 9:00 a.m. - 5:00 p.m. M – F

### *Mortgage Loan Division*

1920 Elmwood North Ave.  
(940) 397-2333 • anbhomeloan.com  
Hours 9:00 a.m. - 5:00 p.m. M – F

### *Downtown Office*

719 Scott • (940) 723-0172  
Lobby & Drive In Hours 9:00 a.m. - 4:00 p.m. M – F

### *Iowa Park Office*

219 West Park • (940) 592-4321  
Lobby Hours 9:00 a.m. - 4:00 p.m. M – F  
Drive In Hours: 8:00 a.m. - 6:00 p.m. M – F  
8:00 a.m. - Noon Sat

### *Archer City Office*

111 S. Center • (940) 574-2707  
Lobby Hours 9:00 a.m. - 4:00 p.m. M – F  
Drive In Hours: 8:00 a.m. - 6:00 p.m. M – F  
8:00 a.m. - Noon Sat

### *Flower Mound Office*

1201 Cross Timbers, Flower Mound, Texas 75028-1272  
(972) 874-7600  
Lobby Hours: 9:00 a.m. - 4:00 p.m. M – F  
Drive In Hours: 7:30 a.m. - 6:00 p.m. M – F  
9:00 a.m. - 1:00 p.m. Sat

Member FDIC



## American National Bank

# *Schedule of Fees and Charges*



*Effective 5/1/09*

# Schedule of Fees and Charges

All fees and charges are priced per item or per transaction unless otherwise noted.

## ATM/Debit Cards

|  |        |
|--|--------|
| ATM or Debit Card Per Month .....                | FREE   |
| ATM Transactions –                               |        |
| at ANB or MoneyPass ATM .....                    | FREE   |
| at another institution’s ATM .....               | \$ .75 |
| Point of Sale Transactions<br>(Debit Card) ..... | FREE   |

## Online and Telephone Banking

|   |      |
|---|------|
| TeleBanker .....                        | FREE |
| Internet Banking .....                  | FREE |
| Bill Pay – Unlimited Transactions ..... | FREE |

## Safe Deposit Boxes *per year*

|                               |           |
|-------------------------------|-----------|
| Safe Deposit Box 3x5 .....    | \$ 11.25  |
| Safe Deposit Box 5x5 .....    | \$ 18.75  |
| Safe Deposit Box 3x10 .....   | \$ 22.50  |
| Safe Deposit Box 5x10 .....   | \$ 37.50  |
| Safe Deposit Box 10x10 .....  | \$ 75.00  |
| Safe Deposit Box 11x15 .....  | \$ 123.50 |
| Re-key Safe Deposit Box ..... | \$ 87.50  |

*Safe Deposit Boxes are not available at all locations*

## Wire Transfer Services

|                     |                         |
|---------------------|-------------------------|
| Domestic .....      | \$ 15.00                |
| International ..... | Charges vary by Country |
| Incoming .....      | \$ 5.00                 |

## Statement Services

|                              |                   |
|------------------------------|-------------------|
| Photocopies .....            | \$ 2.00           |
| Instant Statement .....      | \$ 1.00           |
| Account Reconciliation ..... | per hour \$ 25.00 |

*These charges may be changed by us at any time after reasonable notice of not less than 30 days.*

## Bookkeeping Services

|  |                   |
|--|-------------------|
| Deposit Items Recleared or Returned .....            | \$ 5.00           |
| Special Charge – Back Handling .....                 | \$ 2.00           |
| Deposit Correction .....                             | \$ 1.00           |
| Research .....                                       | per hour \$ 20.00 |
| Charge Per Page Requested .....                      | \$ .25            |
| Collections .....                                    | \$ 10.00          |
| Insufficient Checks .....                            | \$ 30.00          |
| Stop Payment Order .....                             | \$ 30.00          |
| Lost Cashier’s Check<br>after 90 days of issue ..... | \$ 15.00          |
| Temporary Checks .....                               | \$ .10            |

## Other Services

|  |                |
|--|----------------|
| Cashier’s Checks .....   | \$ 2.00        |
| Traveler’s Checks  |                |
| 1 Signature .....  | 1.5% of amount |
| 2 Signatures .....   | 2% of amount   |
| Close Account (Within 60 days) .....                                       | \$ 10.00       |
| Overdraft Protection from another ANB<br>Checking or Savings account ..... | FREE           |

## Commercial Services

|  |                    |
|--|--------------------|
| Night Depository Fee .....   | per year \$ 24.00  |
| Lock Box Services .....  | per month \$ 25.00 |
| Lock Box Items .....   | \$ .50             |
| Tax Payment Coupon Processing .....  | \$ 5.00            |
| Coin/Currency Orders   |                    |
| Individualized Rolled Coin .....   | \$ .10             |
| Straps of Currency .....   | \$ .50             |
| Zipper Bags .....  | \$ 5.00            |
| Lock Bags .....  | \$ 20.00           |
| Additional Keys – After Original 2 .....                                       | \$ 5.00            |
| Automated Clearing House Services (ACH)<br>Automatic Drafts and Direct Deposit |                    |
| Customer Generated file .....  | \$ 5.00            |
| Bank Generated file .....  | \$ 10.00           |
| ACH Items .....  | \$ .03             |