

Important Information Regarding Your Freedom Checking Account with American National Bank

Effective March 1, 2012, the following changes will be effective to the American Freedom Checking account:

The required minimum balance of \$5,000 per month to avoid a service charge has been changed to \$2,500.

Full Account Details:

Minimum Balance to open account is \$100

Unlimited Check writing

First introductory order of checks is free of charge

Maintenance Fee is \$6.00

Maintenance Fee will be waived if:

Minimum balance for the cycle is above \$2,499.99

OR

Account receives eStatement

As with all of our accounts, you will still have the option to enroll for any of the following services free of charge:

Telebanker – our telephone banking service

Debit Cards – the easiest way to pay

ATM – 24 hour banking at one of our convenient local locations. In addition, there are thousands of surcharge-free ATMs available coast to coast on the MoneyPass network.

Online Internet Banking – safe, secure and convenient banking at amnat.com

Bill Pay – Save time and money when you pay your bills online

eStatements – Your statement available at any time at amnat.com

Mobile Banking – fast, convenient and at the touch of a finger anywhere, anytime

You can contact us at 940-397-2300 or csr@amnat.com if you have any questions or concerns