

## Important Information Regarding Your Prestige and Prestige II Checking Account with American National Bank

Effective March 1, 2012, the Prestige and Prestige II Checking accounts will change to American Interest Checking. The new American Interest Bearing Checking account has the following features:

Interest Bearing Tiered Rate Account \*\*

Minimum of \$100 to open

Unlimited Check Writing

Three Cashiers Checks per month with no fee

Travelers Checks (personal sign only) with no fee

First order of checks are free (bank stock only)

10% Discount on Safe Deposit Box rentals

Optional eStatement Delivery

Maintenance Fee is \$7.50

Maintenance Fee will be waived if:

Minimum balance for the cycle is above \$4,999.99

OR

A Direct Deposit of \$500 or more is made during the cycle

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](http://amnat.com)

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

eStatements – Your statement available at any time at [amnat.com](http://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](mailto:csr@amnat.com) if you have any questions or concerns

\*\* Rate Tier Changes (rates as of 1-26-12 call Customer Service at 940-397-2300 or go to [www.amnat.com](http://www.amnat.com) for current rate sheet)

\$ 0.00 – 999.99	0.00%	0.00% APY
\$ 1,000 – 4,999.99	0.05%	0.05% APY
\$ 5,000 – 24,999.99	0.07%	0.07% APY
\$25,000 & above	0.10%	0.10% APY