

Personal Checking

AMERICHECKING GOLD - This checking solution is designed exclusively for qualified customers who chose American National as their relationship bank. Earn interest at competitive checking rates while enjoying FREE unlimited check writing privileges and no monthly service charge when you maintain the minimum balance requirement or maintain combined balances of \$25,000 or more in up to five American National deposit and loan accounts.

- Unlimited Check Writing
- Imaged Checks available online
- Statement with Imaged Checks
- Free Standard Safe Deposit Box
- Free Cashiers Checks
- Free Travelers Checks
- Earns Interest
- Free Use of AMNB ATM Network
- Free Visa® Check Card*
- Free 24-Hour Telephone Banking
- Free 1-800 and local customer service
- Free Internet Banking Access
- Free Internet Bill Pay Access
- Free Checking Orders (Standard wallet D) - 1 Box Per Year

AMERICHECKING - A relationship banking account offering FREE unlimited check writing privileges and no monthly service charge when you maintain the minimum balance requirement or maintain combined balances of \$10,000 or more in up to five American National deposit and loan accounts.

- Unlimited Check Writing
- Imaged Checks available online
- Statement with Imaged Checks
- Free Standard Safe Deposit Box - First Year
- Free Travelers Checks
- Free Use of AMNB ATM Network
- Free Visa® Check Card*
- Free 24-Hour Telephone Banking
- Free 1-800 and local customer service
- Free Internet Banking Access

- Free Internet Bill Pay Access - First Year
- Free Checking Orders (Standard wallet D) - First Year

DIRECT CHECKING - A non-interest bearing account with FREE unlimited check writing privileges and no monthly service charge. Also enjoy free direct deposit of your payroll, government checks, interest, etc.

- Unlimited Check Writing
- Imaged Checks available online
- Check Safe Keeping
- Free Use of AMNB ATM Network
- Free Visa® Check Card*
- Free 24-Hour Telephone Banking
- Free 1-800 and local customer service
- Free Internet Banking Access

CLASSIC CHECKING - A non-interest bearing account featuring FREE unlimited check writing privileges and no monthly service charge when you maintain the daily minimum balance requirement.

- Unlimited Check Writing
- Imaged Checks available online
- Statement with Imaged Checks
- Free Use of AMNB ATM Network
- Free Visa® Check Card*
- Free 24-Hour Telephone Banking
- Free 1-800 and local customer service
- Free Internet Banking Access

INTEREST CHECKING - Earn interest at competitive checking rates while enjoying FREE unlimited check writing privileges and no monthly service charge when you maintain the daily minimum balance.

- Unlimited Check Writing
- Imaged Checks available online
- Statement with Imaged Checks
- Earns Interest

- Free Use of AMNB ATM Network
- Free Visa® Check Card*
- Free 24-Hour Telephone Banking
- Free 1-800 and local customer service
- Free Internet Banking Access

*Fees may apply to ATM usage outside the American National network. Qualifications may be required.