

# CONSUMER CHECKING

	American Free	Relationship	Classic	Investment	Money Market	American Advantage	Health Savings Account (HSA)
<b>Description</b>	No monthly service fee or minimum balance requirement.	For customers with existing American Federal relationship. <sup>1</sup>	For customers age 50 and older.	For customers wanting higher interest rates and unlimited check writing options.	Premiere checking account for customers wanting the highest rate of return on idle funds that do not need frequent access. <sup>2</sup>	For employees of an AFB business customer. Additional features. <sup>3</sup>	For individual customers managing a Health Savings Account. <sup>4</sup>
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100	\$100	\$2,500	\$100	\$100
<b>Monthly Service Fee</b>	N/A	N/A	N/A	\$8	\$10	N/A	\$3
<b>Balance Required to Avoid Monthly Service Fee</b>	N/A	N/A	N/A	\$500 average daily ledger balance	\$2,500 average daily balance	N/A	\$2,500 average daily ledger balance
<b>Variable Interest Rate Tiers – Based on Average Daily Balance</b>	Does not earn interest	\$1,000 and over	\$1 - \$2,499 \$2,500 - \$4,999 \$5,000 - \$9,999 \$10,000 and over	\$1 - \$2,499 \$2,500 - \$4,999 \$5,000 - \$9,999 \$10,000 and over	\$1 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and over <i>Interest compounded and credited monthly.</i>	\$1,000 and over	\$1 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and over
<b>Check Writing</b>	Unlimited	Unlimited	Unlimited	Unlimited	Restrictions <sup>5</sup>	Unlimited	Unlimited
<b>Check Safekeeping</b>	Free	Free	Free	Free	Free	Free	Free
<b>Check Images in Statement</b>	\$3 per month	\$3 per month	\$3 per month	\$3 per month	\$3 per month	\$3 per month	\$3 per month
<b>Combined Statement</b>	Free	Free	Free	Free	Free	Free	Free
<b>American Federal Cash Card Check Card, ATM Card or HSA Debit Card</b>	Free <sup>6</sup>	Free <sup>6</sup>	Free <sup>6</sup>	Free <sup>6</sup>	Free <sup>6</sup>	Free <sup>6</sup>	Free <sup>6</sup>
<b>Check Order Discounts</b>	N/A	N/A	Free AFB – Designer Checks	N/A	N/A	Free AFB – Designer Checks	N/A
<b>Other</b>	Free Online Banking Free Online Bill Pay Free Telephone Banker	Free Online Banking Free Online Bill Pay Free Telephone Banker	Free Online Banking Free Online Bill Pay Free Telephone Banker	Free Online Banking Free Online Bill Pay Free Telephone Banker	Free Online Banking Free Online Bill Pay Free Telephone Banker	Free Online Banking Free Online Bill Pay Free Telephone Banker	Free Online Banking Free Online Bill Pay Free Telephone Banker

<sup>1</sup> **Relationship Checking**

Qualify for Relationship Checking if any of the following are met: maintain \$10,000 or more in an American Federal Time Deposit; maintain a \$2,000 average daily balance in combination of a checking/savings account(s) with American Federal; retain a consumer and/or mortgage loan with a balance of \$10,000 or more.

<sup>2</sup> **Money Market**

Money Market is offered as a checking product with all the benefits of an interest-bearing account and checking account features. Federal regulations governing money market transaction limitations apply.

<sup>3</sup> **American Advantage**

Features include a .25% increase on new money Time Deposits, 1% discount on consumer loans, and .25% discount on mortgage loan origination fees.

<sup>4</sup> **Health Savings Account**

Speak with an American Federal Banker for additional information.

<sup>5</sup> **Money Market Transaction Limitations**

Preauthorized withdrawals (transfer by telephone, wire or PC, overdraft protections, automatic payments, sweep transactions, or check) are limited to a combined total of six per calendar month as prescribed by federal regulations governing such accounts. Transactions which exceed federal regulations will be charged \$15 per transaction. If account limitations are continuously exceeded, the account may be closed or converted to another account, as required by federal regulations. See account disclosure for details.

<sup>6</sup> **Cash Card Check Card, ATM Card and HSA Debit Card Fee**

American Federal does not charge a fee for an American Federal Cash Card Check Card, ATM Card or HSA Debit Card. There is no charge to use an American Federal or Instant Cash ATM. There is a charge for a replacement card and a PIN change after the first change. Some ATM and POS (point-of-sale) operators, owners or networks not owned by American Federal may impose access fees unrelated to our accounts.

**Available to All Checking Accounts:**

Free check printing at account opening of 16 checks individualized with customer name and address.