

	American Savings	Retirement Savings
Description	Savings account for customers looking to save using an easy access account with a competitive interest rate.	A savings account for customers wanting to temporarily place their retirement dollars in a liquid account while they evaluate investment options.
Minimum Opening Deposit	\$100	\$100
Monthly Service Fee	\$2	N/A
Balance Required to Avoid Monthly Service Fee	\$300 average daily balance	N/A
Variable Interest Rate Tiers - Based on Average Daily Balance	Two Tier: \$300 - \$2,499 \$2,500 and over	Two Tier: \$1 - \$2,499 \$2,500 and over
Interest Compounded and Credited	Monthly	Monthly
Check Writing	N/A	N/A
Monthly Combined Statement or Quarterly Savings Statement¹	Free	Free
ATM Card	Free ²	N/A
Other	Free Online Banking Free Telephone Banker	Free Online Banking Free Telephone Banker

Federal Regulations Governing Savings Transaction Limitations

Preauthorized withdrawals (transfer by telephone, wire or PC, overdraft protections, automatic payments, sweep transactions, or checks) 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 a checking account, as required by federal regulations. See account disclosure for details.

Youth Savings

Young customers under 19 years of age may open an American Savings account with a \$25 minimum opening deposit. American Federal will waive the monthly service fee when the primary tax owner is under age 19.

¹ Savings Statement

Savings accounts produce a quarterly statement; however, a monthly statement will be provided during any month an electronic transaction occurs.

² ATM Card Fee

American Federal does not charge a fee for an ATM 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 charge after the first change. Some ATM operators, owners or networks not owned by American Federal may impose access fees unrelated to our accounts.