

PERSONAL CHECKING

American National Bank personal checking accounts are convenient to manage online with Mobile Banking, BillPay and Remote Deposit. Find out which account is best suited for your lifestyle and banking needs.



FREE KASASA CASH® CHECKING

Earn really high interest on your balance - and more - with this free checking account

- Earn up to 3.00% APY on balances up to \$15,000*
- 3.00% to 0.48% APY based on an assumed balance of \$100,000 in a 31-day cycle*
- 0.05% APY if qualifications aren't met
- No monthly maintenance fee or minimum balance
- Refunds on ATM withdrawal fees, nationwide*
- No minimum opening deposit

FREE KASASA CASH BACK® CHECKING

Earn cash back with this free checking account

- Earn cash back on up to \$300 in purchases monthly*
- Earn up to \$108 per year (\$9/month)*
- No monthly maintenance fee or minimum balance
- Refunds on ATM withdrawal fees, nationwide*
- No minimum opening deposit

AMERICAN CHECKING

A popular account for students and anyone needing a secondary checking account

- No monthly fees for full time students under age 25
- No charge for BillPay
- No charge for Debit Card
- No charge for online banking

* To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa account during each Monthly Qualification Cycle: At least 1 direct deposit, ACH credit, or ACH payment transaction. 12 debit card purchases, enroll in online banking with eStatements, and log into your online banking account at least once per month during the qualification cycle.

	Minimum Daily Balance	Service Fees	Item Fees	Interest	eStatements	Debit Card	BillPay
Kasasa Cash	None	No maintenance fee	None	3.00 % APY ^{3,5}	Free	Free ^{1,4}	Free
Kasasa Cash Back	None	No maintenance fee	None	Earns cash back rewards ⁵	Free	Free ^{1,4}	Free
American Checking	\$250	\$4 ²	20 free debits (0.25/item thereafter)	None	Free	Free ¹	Free

¹ Debit card available to qualified customers. ATM fees may apply

² Waived with direct deposit, combined deposit balance exceeding \$1,000 or full time student under age 25

³ If qualifications met, earn high interest rate. Your stated APY (Annual Percentage Yield) is variable and may change at any time at the discretion of American National Bank Fox Cities

⁴ If qualifications are met, you may receive up to a \$15 monthly refund on ATM withdrawal fees

⁵ If qualifications are met, earn 3% APY on balances up to \$15,000 or up to \$108 every year in Cash Back Rewards!

All of our accounts include: Debit card, online banking, mobile deposit and Bill Pay. At least 1 Direct Deposit and eStatements are a requirement.

CONTACT US

LOBBY HOURS | Monday – Friday 9:00 AM – 4:00 PM • **DRIVE-UP BANKING HOURS** | Monday – Friday 8:00 AM – 5:00 PM

MAIN ADDRESS | 2200 North Richmond Street, Appleton, WI 54911

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CALL US | 920.739.1040 • **ONLINE** | www.anbfc.bank



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