

# AMERICAN NATIONAL BANK

Cheyenne / Casper, WY

## RATE SHEET

EFFECTIVE: July 29, 2010

### Interest Rates and Annual Percentage Yields

| Account Product Name  | Minimum Opening Deposit | Minimum Balance to Obtain APY | Interest Rate | Annual Percentage Yield |
|---|-------------------------|-------------------------------|---------------|-------------------------|
| <b>EasyChecking Plus</b> <sup>(1)</sup>   | \$100                   | \$1,000                       | 0.05%         | 0.05%                   |
| <b>Classic50 Checking</b> <sup>(1)</sup><br>Age 50 and over   | \$100                   | \$1,000                       | 0.05%         | 0.05%                   |
| <b>Regular Savings</b> (Personal and Business) <sup>(1)</sup>   | \$100                   |                               | 0.15%         | 0.15%                   |
| <b>Minor Savings</b> <sup>(1)</sup>   |                         |                               | 0.15%         | 0.15%                   |
| <b>Business NOW</b> <sup>(1)</sup>  | \$100                   | \$1,000                       | 0.05%         | 0.05%                   |
| <b>Ultimate Checking</b> <sup>(1)</sup>   | \$2,000                 | *                             |               |                         |
| If the daily balance in your account is equal to but no more than this tier (*) the Interest Rate and Annual Percentage Yield paid on the entire collected balance in your account will be: |                         |                               |               |                         |
|   |                         |                               | 0.05%         | 0.05%                   |
|   |                         |                               | 0.10%         | 0.10%                   |
|   |                         |                               | 0.10%         | 0.10%                   |
|   |                         |                               | 0.15%         | 0.15%                   |
|   |                         |                               | 0.25%         | 0.25%                   |
| <b>Ultimate Select Checking</b> <sup>(1)</sup>  | \$2,000                 | *                             |               |                         |
| If the daily balance in your account is equal to but no more than this tier (*) the Interest Rate and Annual Percentage Yield paid on the entire collected balance in your account will be: |                         |                               |               |                         |
|   |                         |                               | 0.10%         | 0.10%                   |
|   |                         |                               | 0.15%         | 0.15%                   |
|   |                         |                               | 0.20%         | 0.20%                   |
|   |                         |                               | 0.30%         | 0.30%                   |
|   |                         |                               | 0.45%         | 0.45%                   |
| <b>Business Select</b> <sup>(1)</sup>   | \$100                   | *                             |               |                         |
| If the daily balance in your account is equal to but no more than this tier (*) the Interest Rate and Annual Percentage Yield paid on the entire collected balance in your account will be: |                         |                               |               |                         |
|   |                         |                               | 0.10%         | 0.10%                   |
|   |                         |                               | 0.15%         | 0.15%                   |
|   |                         |                               | 0.20%         | 0.20%                   |
|   |                         |                               | 0.30%         | 0.30%                   |
|   |                         |                               | 0.45%         | 0.45%                   |
| <b>Money Management</b><br>(Personal; Business) <sup>(1)</sup>  | \$100                   | *                             |               |                         |
| If the daily balance in your account is equal to but no more than this tier (*) the Interest Rate and Annual Percentage Yield paid on the entire collected balance in your account will be: |                         |                               |               |                         |
|   |                         |                               | 0.15%         | 0.15%                   |
|   |                         |                               | 0.20%         | 0.20%                   |
|   |                         |                               | 0.35%         | 0.35%                   |
|   |                         |                               | 0.40%         | 0.40%                   |
|   |                         |                               | 0.60%         | 0.60%                   |
|   |                         |                               | 0.70%         | 0.70%                   |

(1) The Interest Rate and Annual Percentage Yield may change after account opening.

MEMBER FDIC

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### Interest Rates and Annual Percentage Yields

| Account Product Name   | Minimum<br>Opening<br>Deposit | Minimum<br>Balance to<br>Obtain APY | Interest<br>Rate | Annual<br>Percentage<br>Yield |
|--|-------------------------------|-------------------------------------|------------------|-------------------------------|
| <b>Certificate of Deposit / IRA - 90 Days</b> <sup>(3)</sup>   | \$1,000                       | \$1,000                             | 0.20%            | 0.20%                         |
| <b>Certificate of Deposit / IRA - 180 Days</b> <sup>(3)</sup>  | \$1,000                       | \$1,000                             | 0.40%            | 0.40%                         |
| <b>Certificate of Deposit / IRA - 12 Months</b> <sup>(3)</sup>   | \$1,000                       | \$1,000                             | 0.65%            | 0.65%                         |
| <b>Classic50 - 12 Months</b> <sup>(3)</sup>  | \$1,000                       | \$1,000                             | 0.90%            | 0.90%                         |
| <b>Certificate of Deposit / IRA - 24 Months</b> <sup>(2) (3)</sup>   | \$1,000                       | \$1,000                             | 0.65%            | 0.65%                         |
| <b>Classic50 - 24 Months</b> <sup>(2) (3)</sup>  | \$1,000                       | \$1,000                             | 0.90%            | 0.90%                         |
| <b>Certificate of Deposit / IRA - 36 Months</b> <sup>(2) (3)</sup>   | \$1,000                       | \$1,000                             | 0.90%            | 0.90%                         |
| <b>Classic50 - 36 Months</b> <sup>(2) (3)</sup>  | \$1,000                       | \$1,000                             | 1.15%            | 1.15%                         |
| <b>Certificate of Deposit / IRA - 48 Months</b> <sup>(2) (3)</sup>   | \$1,000                       | \$1,000                             | 1.15%            | 1.15%                         |
| <b>Classic50 - 48 Months</b> <sup>(2) (3)</sup>  | \$1,000                       | \$1,000                             | 1.40%            | 1.41%                         |
| <b>Certificate of Deposit / IRA - 60 Months</b> <sup>(2) (3)</sup>   | \$1,000                       | \$1,000                             | 1.15%            | 1.15%                         |
| <b>Classic50 - 60 Months</b> <sup>(2) (3)</sup>  | \$1,000                       | \$1,000                             | 1.40%            | 1.41%                         |
| <b>Certificate of Deposit - Premium</b> <sup>(1) (3)</sup>   | \$10,000                      | \$10,000                            | 0.75%            | 0.75%                         |
| <b>IRA Variable</b> <sup>(1)</sup>   | \$100                         |                                     |                  |                               |
| If the daily balance in your account is equal to but no more than this tier (*) the Interest Rate and Annual Percentage Yield paid on the entire collected balance in your account will be:  |                               |                                     |                  |                               |
| (*) Daily balance is equal to \$0 but no more than \$9,999.99  |                               |                                     | 0.25%            | 0.25%                         |
| (*) Daily balance is equal to \$10,000 but no more than \$24,999.99  |                               |                                     | 0.25%            | 0.25%                         |
| (*) Daily balance is equal to \$25,000 but no more than \$49,999.99  |                               |                                     | 0.50%            | 0.50%                         |
| (*) Daily balance is equal to \$50,000 but no more than \$99,999.99  |                               |                                     | 0.50%            | 0.50%                         |
| (*) Daily balance is equal to \$100,000 or more  |                               |                                     | 0.75%            | 0.75%                         |
| <b>Health Savings Account</b> <sup>(1)</sup>   | \$100                         | *                                   |                  |                               |
| If the daily balance in your account is equal to but no more than this tier (*) the Interest Rate and Annual Percentage Yield paid on the entire collected balance in your account will be:  |                               |                                     |                  |                               |
| (*) Daily balance is equal to \$100 but no more than \$999.99  |                               |                                     | 0.50%            | 0.50%                         |
| (*) Daily balance is equal to \$1,000 but no more than \$2,499.99  |                               |                                     | 0.50%            | 0.50%                         |
| (*) Daily balance is equal to \$2,500 but no more than \$9,999.99  |                               |                                     | 0.50%            | 0.50%                         |
| (*) Daily balance is equal to \$10,000 or more   |                               |                                     | 0.75%            | 0.75%                         |
| <small>(1) The Interest Rate and Annual Percentage Yield may change after account opening.<br/>                     (2) Maturities greater than one year pay interest at least annually.<br/>                     (3) A penalty may be imposed for early withdrawal.<br/>                     Fees could reduce the earnings on the account.<br/>                     Interest Rates and Annual Percentage Yields are current as of July 29, 2010<br/>                     For current rate information please call (307) 634-2121 or 1-866-433-0282</small> |                               |                                     |                  |                               |
| <b>MEMBER FDIC</b>   |                               |                                     |                  |                               |