

AMERICAN NATIONAL BANK

Northern Front Range, CO

RATE SHEET

EFFECTIVE: November 19, 2009

Interest Rates and Annual Percentage Yields

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield
EasyChecking Plus ⁽¹⁾	\$100	\$1,000	0.05%	0.05%
Classic50 Checking ⁽¹⁾ Age 50 and over	\$100	\$1,000	0.05%	0.05%
Regular Savings (Personal and Business) ⁽¹⁾	\$100		0.15%	0.15%
Minor Savings ⁽¹⁾			0.15%	0.15%
Business NOW ⁽¹⁾	\$100	\$1,000	0.05%	0.05%
Ultimate Checking ⁽¹⁾	\$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:				
(*) Daily balance is equal to \$2,000 but no more than \$9,999.99			0.15%	0.15%
(*) Daily balance is equal to \$10,000 but no more than \$24,999.99			0.15%	0.15%
(*) Daily balance is equal to \$25,000 but no more than \$49,999.99			0.20%	0.20%
(*) Daily balance is equal to \$50,000 but no more than \$99,999.99			0.25%	0.25%
(*) Daily balance is equal to \$100,000 or more			0.50%	0.50%
Ultimate Select Checking ⁽¹⁾	\$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:				
(*) Daily balance is equal to \$2,000 but no more than \$9,999.99			0.15%	0.15%
(*) Daily balance is equal to \$10,000 but no more than \$24,999.99			0.15%	0.15%
(*) Daily balance is equal to \$25,000 but no more than \$49,999.99			0.25%	0.25%
(*) 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%
Business Select ⁽¹⁾	\$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 \$2,000 but no more than \$9,999.99			0.15%	0.15%
(*) Daily balance is equal to \$10,000 but no more than \$24,999.99			0.15%	0.15%
(*) Daily balance is equal to \$25,000 but no more than \$49,999.99			0.25%	0.25%
(*) 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%
Money Management (Personal; Business) ⁽¹⁾	\$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 but no more than 249,999.99			0.75%	0.75%
(*) Daily balance is equal to \$250,000 or more			0.90%	0.90%

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

MEMBER FDIC

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Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield
Certificate of Deposit / IRA - 90 Days ⁽³⁾	\$1,000	\$1,000	0.30%	0.30%
Certificate of Deposit / IRA - 180 Days ⁽³⁾	\$1,000	\$1,000	0.50%	0.50%
Certificate of Deposit / IRA - 12 Months ⁽³⁾	\$1,000	\$1,000	0.75%	0.75%
Classic50 - 12 Months ⁽³⁾	\$1,000	\$1,000	1.00%	1.00%
Certificate of Deposit / IRA - 24 Months ^{(2) (3)}	\$1,000	\$1,000	0.75%	0.75%
Classic50 - 24 Months ^{(2) (3)}	\$1,000	\$1,000	1.00%	1.00%
Certificate of Deposit / IRA - 36 Months ^{(2) (3)}	\$1,000	\$1,000	1.00%	1.00%
Classic50 - 36 Months ^{(2) (3)}	\$1,000	\$1,000	1.25%	1.26%
Certificate of Deposit / IRA - 48 Months ^{(2) (3)}	\$1,000	\$1,000	1.25%	1.26%
Classic50 - 48 Months ^{(2) (3)}	\$1,000	\$1,000	1.50%	1.51%
Certificate of Deposit / IRA - 60 Months ^{(2) (3)}	\$1,000	\$1,000	1.25%	1.26%
Classic50 - 60 Months ^{(2) (3)}	\$1,000	\$1,000	1.50%	1.51%
Certificate of Deposit - Premium ^{(1) (3)}	\$10,000	\$10,000	1.00%	1.00%
IRA Variable ⁽¹⁾	\$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%
Health Savings Account ⁽¹⁾	\$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. (2) Maturities greater than one year pay interest at least annually. (3) A penalty may be imposed for early withdrawal. Fees could reduce the earnings on the account.</small>				
<small>Interest Rates and Annual Percentage Yields are current as of November 19, 2009 For current rate information please call (719) 473-0111.</small>				
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