

Checking Accounts

Ultimate Checking

Daily Balance Tier*	Interest Rate	APY
\$0 to \$24,999.99	0.20%	0.20%
\$25,000 to \$99,999.99	0.25%	0.25%
\$100,000 to \$249,999.99	0.30%	0.30%
\$250,000 or more	0.35%	0.35%

Easy Checking Plus & Classic 50 Checking

Daily Balance Tier*	Interest Rate	APY
\$1,000 or more	0.15%	0.15%

Community Checking

Daily Balance Tier*	Interest Rate	APY
\$0 to \$24,999.99	0.15%	0.15%
\$25,000 to \$99,999.99	0.20%	0.20%
\$100,000 to \$249,999.99	0.25%	0.25%
\$250,000 or more	0.30%	0.30%

Lawyer and Real Estate Trust Account

Account Type	Interest Rate	APY
COLTAF	0.35%	0.35%
IOLTA (Wyoming)	0.25%	0.25%
IOLTA (Kansas)	0.05%	0.05%
CARHOF	0.15%	0.15%

Savings Accounts

Money Management - Personal, Business & IRA Variable

Daily Balance Tier*	Interest Rate	APY
\$0 to \$24,999.99	0.40%	0.40%
\$25,000 to \$99,999.99	0.50%	0.50%
\$100,000 to \$249,999.99	0.60%	0.60%
\$250,000 to \$999,999.99	0.65%	0.65%
\$1,000,000 to \$4,999,999.99	0.75%	0.75%
\$5,000,000 or more	0.80%	0.80%

Personal Savings, Business Savings, Spare-Change Savings & Youth Savings

Daily Balance Tier*	Interest Rate	APY
\$0 or more	0.15%	0.15%

Specialty Savings Accounts

Health Savings Account

Daily Balance Tier*	Interest Rate	APY
\$100 to \$999.99	0.05%	0.05%
\$1,000 to \$2,499.99	0.05%	0.05%
\$2,500 to \$9,999.99	0.05%	0.05%
\$10,000 or more	0.10%	0.10%

Certificates of Deposit

90 Day	Relationship Rate*		Standard Rate	
	Interest Rate	APY	Interest Rate	APY
\$1,000 to \$9,999.99	0.65%	0.65%	0.55%	0.55%
\$10,000 or more	0.65%	0.65%	0.55%	0.55%
180 Day				
\$1,000 to \$9,999.99	0.80%	0.80%	0.70%	0.70%
\$10,000 or more	0.85%	0.85%	0.75%	0.75%
12 Month				
\$1,000 to \$9,999.99	1.19%	1.20%	1.10%	1.10%
\$10,000 or more	1.34%	1.35%	1.24%	1.25%
24 Month				
\$1,000 to \$9,999.99	1.29%	1.30%	1.19%	1.20%
\$10,000 or more	1.49%	1.50%	1.39%	1.40%
36 Month				
\$1,000 to \$9,999.99	1.44%	1.45%	1.34%	1.35%
\$10,000 or more	1.64%	1.65%	1.44%	1.45%
48 Month				
\$1,000 to \$9,999.99	1.59%	1.60%	1.49%	1.50%
\$10,000 or more	1.79%	1.80%	1.59%	1.60%
60 Month				
\$1,000 to \$9,999.99	1.94%	1.95%	1.84%	1.85%
\$10,000 or more	1.99%	2.00%	1.89%	1.90%

*APY is subject to change without notice. The Interest Rate and Annual Percentage Yield may change after account opening. Fees could reduce the earnings on the account. The daily balance tier noted includes the minimum balance to obtain the interest rate and APY to be paid on the entire collected balance in your account. **Ultimate Checking:** Minimum deposit to open is \$100. Minimum balance of \$5,000 required to avoid \$20 monthly service fee. **Easy Checking Plus:** Minimum deposit to open is \$100. Minimum balance of \$1,000 required to avoid \$12 monthly service fee. **Classic 50 Checking:** Minimum deposit to open is \$100. No monthly service fee. **Money Management:** Minimum deposit to open is \$100. Minimum balance of \$1,000 required to avoid \$10 monthly service fee. **Personal Savings:** Minimum deposit to open is \$100. Minimum balance of \$100 required to avoid \$3 monthly service fee. **Community Checking:** Minimum deposit to open is \$25. **Business Savings:** Minimum deposit to open is \$100. Minimum balance of \$100 required to avoid \$5 monthly service fee. **Spare-Change Savings:** Minimum deposit to open is \$25. No monthly service fee. Must be attached to a personal checking account with debit card. If the debit card auto-transfer feature is cancelled, the account will convert to Personal Savings Account with balance requirements and fees. **Youth Savings:** Minimum deposit to open is \$0. No monthly service fee. **Health Savings Accounts:** Minimum deposit to open and earn interest is \$100. \$3 monthly service fee. **Certificates of Deposit:** Relationship rate requires another ANB Account (checking, savings or money market) for these Annual Percentage Yields (APYs). For personal and business CDs and IRAs, minimum opening deposit is \$1,000. Penalty may be imposed for early withdrawal. Maturities greater than one year pay interest at least annually.