

AMERICAN NATIONAL BANK

WESTERN SLOPE, CO

RATE SHEET

EFFECTIVE: November 5, 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	0.15%	0.15%
Classic50 Checking ⁽¹⁾ Age 50 and over	\$100	\$1,000	0.15%	0.15%
Regular Savings (Personal and Business) ⁽¹⁾	\$100		0.15%	0.15%
Minor Savings ⁽¹⁾			0.15%	0.15%
Business NOW ⁽¹⁾	\$100	\$1,000	0.15%	0.15%
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:				
			0.15%	0.15%
			0.20%	0.20%
			0.25%	0.25%
			0.40%	0.40%
			0.45%	0.45%
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:				
			0.25%	0.25%
			0.50%	0.50%
			0.50%	0.50%
			0.75%	0.75%
			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:				
			0.25%	0.25%
			0.50%	0.50%
			0.50%	0.50%
			0.75%	0.75%
			0.75%	0.75%
Money Management (Personal; Business) ⁽¹⁾	\$1,000	*		
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:				
			0.25%	0.25%
			0.25%	0.25%
			0.50%	0.50%
			0.50%	0.50%
			0.75%	0.75%
			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:				
			0.25%	0.25%
(*) 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			0.50%	0.50%
(*) 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			0.75%	0.75%
(*) 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:				
			0.25%	0.25%
(*) 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			0.75%	0.75%
(*) 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. Interest Rates and Annual Percentage Yields are current as of November 5, 2009 For current rate information please call (970) 242-5211 or 1-800-283-5980.</small>				
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