

American National Bank of Minnesota Customer Services and Products

American National Bank of Minnesota currently offers the following types of products and services without material differences in availability or cost to our customers at all branch locations (except Safe Deposit Boxes and Brokered Deposits which are available only at the locations listed below). The products and services are offered without regard to race, color, sex, age, disability, religion, national origin, marital status, sexual orientation, ancestry, political belief or activity, or status as a veteran.

LENDING SERVICES

<ul style="list-style-type: none">• All types of residential mortgage services: (Conventional, FHA, VA, In-house, and Rural Development).	<ul style="list-style-type: none">• Commercial Real Estate Loans
<ul style="list-style-type: none">• Residential Construction Loans• Residential combination construction and permanent financing loans	<ul style="list-style-type: none">• Commercial Construction Loans• Commercial combination construction and permanent financing loans
<ul style="list-style-type: none">• All types of Consumer Loans (Automobile, Recreational, Debt Consolidation, etc.)	<ul style="list-style-type: none">• Commercial Leasing
<ul style="list-style-type: none">• Multi-Family Housing (Low and Moderate Tax Credit and Market Rate)	<ul style="list-style-type: none">• Commercial Loans
<ul style="list-style-type: none">• Small Business Loans (SBA Loans, USDA, Other Federal and State Guaranty Programs).	<ul style="list-style-type: none">• Agricultural Real Estate Loans
<ul style="list-style-type: none">• Short Term Asset-Based Bridge Loans	

American National Bank of Minnesota aggressively pursues all prudent lending opportunities within its assessment areas however our ability to lend is subject to obtaining sufficient deposits to fund our loans. From time to time it may become necessary to curtail lending activities due to a shortage of reasonably priced deposits.

American National Bank of Minnesota is committed to working with agencies such as FHA, VA, SBA, USDA, MHFA, FHLB, Local HRA's, local initiative funds, and other gap lenders to provide our borrowing customers the best solutions possible for their borrowing needs.

DEPOSIT PRODUCTS

<ul style="list-style-type: none">• Certificates of Deposit• IRA Certificates of Deposit	<ul style="list-style-type: none">• Savings<ul style="list-style-type: none">• Simply• VIP• Relationship Money Market• High Interest Money Market• IRA Savings
<ul style="list-style-type: none">• Personal Checking:<ul style="list-style-type: none">• Simply Checking• VIP Interest Checking• High Interest Checking	<ul style="list-style-type: none">• Business Checking<ul style="list-style-type: none">• Simply Business Checking• Business Interest Checking**

** Business Interest Checking is available to all types of businesses

OTHER SERVICES

<ul style="list-style-type: none">• Safe Deposit Boxes*	<ul style="list-style-type: none">• Official Checks
<ul style="list-style-type: none">• Notary Public Services for existing customers.	<ul style="list-style-type: none">• Account to Account transfer capabilities
<ul style="list-style-type: none">• Wire Transfer of funds	<ul style="list-style-type: none">• Overdraft Protection Lines of Credit• Scheduled Transfers
<ul style="list-style-type: none">• On-Line Banking• Mobile Banking with Mobile Deposit• On-Line Bill Pay with Person to Person Payments• Debit Card with Mobile Wallet	<ul style="list-style-type: none">• Remote Deposit• ACH Origination• Merchant Credit Card Service (Clover)

*Safe Deposit Boxes are available at the Baxter, St. Cloud, Fergus Falls, Alexandria, Pequot Lakes, Detroit Lakes, Walker, and Nisswa locations.

American National Bank of Minnesota does not operate any ATMs; The bank is affiliated with the MoneyPass ATM Network for surcharge free ATM options.