# NEXA RELATIONSHIP PACKAGING DISCLOSURE

**Account Holder:**

**Financial Institution:** **American Bank and Trust Company, N.A.**
**4301 East 53rd Street**
**Davenport, IA 52807**

## Terms and Conditions of the Nexa Relationship Package

**Welcome to Nexa Relationship Packaging!**
American Bank and Trust Company, N.A. (“Bank”) offers Nexa Relationship Packaging, which rewards customers who maintain qualifying relationships and account activity with the Bank through a premium interest rate. Eligible customers will be automatically enrolled in Nexa Relationship Packaging when qualification requirements are met. The details below explain how Nexa Relationship Packaging works and how benefits are determined.

**Nexa Relationship Package Description**
Nexa Relationship Packaging is a systematic method used by the Bank to link an eligible Nexa Checking account (“anchor account”) to other eligible qualification and benefit accounts you maintain with the Bank. The aggregated balances of eligible accounts, transaction activity in the Nexa Checking account, and qualifying add-on services are evaluated each statement cycle to determine the level of benefits for which you qualify. Eligible customers are automatically enrolled in Nexa Relationship Packaging when a Nexa Checking Account is opened to receive the benefits described in this document. You may decline enrollment at account opening or opt out at any time by contacting us at BackOffice@goambank.com or (877) 392-5132. If you opt out, re-enrollment is not automatic and requires contacting the bank to participate again.

| Checking Account Description | Eligible Anchor Account | Eligible Qualification Account | Eligible Benefit Account |
|---|---|---|---|
| Nexa Checking | X | X | X |
| iCan Checking | | X | X |
| Green Plus Checking | | X | X |
| 55 Plus Checking | | X | X |
| Preferred Plus Checking | | X | X |
| HSA Checking Account | | X | X |

| Savings Account Description | Eligible Anchor Account | Eligible Qualification Account | Eligible Benefit Account |
|---|---|---|---|
| Regular Savings | | X | X |
| Personal Money Market | | X | X |
| Personal High Yield Money Market | | X | X |

| Certificate of Deposit (CD) & Individual Retirement Account (IRA) Account Description | Eligible Anchor Account | Eligible Qualification Account | Eligible Benefit Account |
|---|---|---|---|
| IRA CD | | X | X |
| Consumer CD | | X | X |

| Loan Account Description | Eligible Anchor Account | Eligible Qualification Account | Eligible Benefit Account |
|---|---|---|---|
| Consumer Mortgage Loan (4) | | X | |
| Consumer Loan | | X | X |
| Home Equity Loan | | X | X |
| Home Equity Line of Credit | | X | X |
| Personal Line of Credit | | X | X |
| ODP LOC | | X | X |
| Consumer Credit Cards | | X | X |

**Qualifying Account Ownership Requirements**
The primary owner on the Nexa Checking anchor account must have an ownership (primary or joint) relationship on other accounts in order for them to be considered for qualification or benefit accounts in the package. Only consumer accounts opened for personal, family, or household purposes in which the customer has an ownership interest are eligible to be linked as anchor, qualification, or benefit accounts for Nexa Relationship Packaging.

**Benefits Evaluation Period**
The benefits evaluation period is determined by the statement cycle date of the Nexa Checking anchor account and runs from the first business day of the month through the last business day of the month. If the last business day of the month falls on a Friday, the statement will cut at close of business on that Friday. For example, if the last business day is Friday, April 29, the statement will cut on April 29. Transactions occurring over the weekend, such as Saturday, April 30, will post as next-business-day activity and appear on the following statement as May 2 transactions. In this example, the benefits evaluation period would end on April 29, and the next evaluation period would begin on May 2. The benefit tier available during any statement cycle is determined based on balances, transactions, and add-on services from the prior month’s benefits evaluation period.

**Qualifying for the Nexa Relationship Package Tiers**
To qualify for any Nexa Relationship Package tier, the 15 debit card purchase requirement must be met each benefits evaluation period. Once this requirement is satisfied, additional balance thresholds, qualifying service enrollments, and/or additional transaction criteria must be met to advance beyond the Nexa Bronze Tier. Full details of these requirements are outlined in the table below.

**Nexa Checking Premium Interest Rate**
When the 15 qualifying debit card purchases requirement is met, the Nexa Checking account will earn a premium interest rate of 3.35% or 3.40% APY on the daily collected balances up to $20,000. An interest rate of 0.10% will be paid only for that portion of your daily collected balance that is greater than $20,000. The annual percentage yield for this tier will range from 3.40% to 0.36%, depending on the balance in the account. If debit card transaction requirements are not met during a benefits evaluation period, the Nexa Checking account will earn an interest rate of 0.10% or 0.10% APY on the entire balance.

Interest rates may change at any time and are subject to the terms of the Truth in Savings disclosures.

## Qualifying Balances OR Qualifying Transactions and Add-On Services for Each Benefits Tier

| Bronze | Silver | Gold | Platinum | Diamond |
|---|---|---|---|---|
| Nexa Checking Account (anchor account), | Nexa Checking Account (anchor account), | Nexa Checking Account (anchor account), | Nexa Checking Account (anchor account), | Nexa Checking Account (anchor account), |
| AND | AND | AND | AND | AND |
| Active Debit Card | Active Debit Card | Active Debit Card | Active Debit Card | Active Debit Card |
| AND | AND | AND | AND | AND |
| 15 or more debit card Transactions (Pin/Sig) per Month (1) | 15 or more debit card Transactions (Pin/Sig) per Month (1) | 15 or more debit card Transactions (Pin/Sig) per Month (1) | 15 or more debit card Transactions (Pin/Sig) per Month (1) | 15 or more debit card Transactions (Pin/Sig) per Month (1) |
| | AND | AND | AND | AND |
| | Active Consumer Savings Account | Consumer Deposit Balances >= $25,000(3) | Consumer Deposit Balances >= $100,000(3) | Consumer Deposit Balances >= 200,000(3) |
| | OR | OR | OR | OR |
| | Active Consumer CD | Combined Consumer Loan Balance >= $10,000(4) | Combined Consumer Loan Balance >= $25,000(4) | Combined Consumer Loan Balance >= $100,000(4) |
| | OR | OR | | OR |
| | Consumer Deposit Balances >= $5000(3) | 5 or more ACH transactions (Debit or Credit)(2) | | A Home Mortgage Loan with the American Bank & Trust Mortgage Loan Department for the purchase of property or to refinance an existing mortgage loan, and the mortgage loan is subsequently sold in the secondary market, are eligible for the Diamond benefits level for two years from the date of loan. At the expiration of the two-year period, customers must meet the balance or qualifying transactions and additional services requirements to be eligible. (4) |

(1) 15 qualifying debit card transactions must post and settle during the benefits evaluation period. Qualifying transactions include debit card purchases made with a PIN or signature and do not include ATM transactions. See the benefits evaluation period description above for details.

(2) 5 ACH transactions must post and settle during the benefits evaluation period. Scheduled payments that have not yet posted do not count toward the required transactions for the current benefits evaluation period. ACH transactions made through the online or mobile bill pay system do not qualify. See description of benefits evaluation period above.

(3) Consumer Deposit Balances would include any of the following: Checking Accounts, Savings Accounts, Money Market Accounts, HSAs, CDs, and IRA CDs.

(4) Consumer Loan Balances would include any of the following: Car Loan, Personal Loan, Line of Credit, Home Equity Loan, Home Equity Line of Credit, Mortgages that stay on balance sheet (sold mortgages will not be able to be evaluated for balances).

**How Qualifying Balances Are Calculated for Benefits Determination**
Only accounts meeting the qualifying account ownership requirements as described earlier in this document will be considered when calculating qualifying balances.

CHECKING AND SAVINGS ACCOUNTS: The balance used is the combined current available balance for all qualifying checking and savings accounts as of the last day of the benefits evaluation period.
CDs, IRA CDs, and HSAs: The balance used is the combined principal balance of all qualifying CD accounts as of the last date of the benefits evaluation period.
LOAN AND LINE-OF-CREDIT ACCOUNTS: The balance used is the combined outstanding principal balance of all loans and lines of credit as of the date of evaluation.

**Available Benefits for Each Benefits Tier**
All tiers are eligible for the following free services with a Nexa Checking account:

* Internet Banking
* Bill Pay
* Mobile Banking + with remote deposit capture

To use these additional services and to pay bills from your checking account, you must enter into separate agreements with the Bank wherein your rights and responsibilities for such services are more fully explained. Additionally, you must first enroll in the Internet Banking to access your accounts via the Mobile Banking service. Your mobile carrier's message and data rates may apply for use of the Mobile Banking + and remote deposit capture services.

| Benefits Available Each Statement Cycle | Bronze | Silver | Gold | Platinum | Diamond |
|---|---|---|---|---|---|
| Interest rate bump on Nexa Checking on balances up to $20,000 | 3.25% | 3.25% | 3.25% | 3.25% | 3.25% |
| Interest rate bump on savings accounts(7) | -- | -- | 0.10% | 0.15% | 0.20% |
| Interest rate bump on CD(6,7) | -- | -- | -- | 0.15% | 0.20% |
| Interest rate bump on money market accounts(7) | -- | -- | -- | 0.15% | 0.20% |
| Monthly maintenance fee waived on checking account | -- | Yes | Yes | Yes | Yes |
| Monthly maintenance fee waived on checking and savings accounts | -- | Yes | Yes | Yes | Yes |
| Waived Paid NSF Fees Per Year (quantity varies) | -- | -- | Yes (Limit 2) | Yes (Limit 3) | Yes (Limit 4) |
| Waive ATM Withdrawal Fees at Non-American Bank and Trust ATM locations (5) | -- | -- | -- | Yes | Yes |
| Waive Domestic Incoming Wire Fees | -- | -- | -- | -- | Yes |
| Waive up to Two Foreign Incoming Wire Fees Per Year | -- | -- | -- | -- | Yes |
| Reduce Consumer Loan Rates by .10% (excludes mortgage loans) | -- | -- | -- | -- | Yes |

(5) ATM withdrawal fees charged by American Bank & Trust will be waived. Fees charged by the ATM owner or operator may still apply.

(6) **Addendum to CD Confirmation of Time Deposit**
This addendum amends the Confirmation of Time Deposit you received when you opened your CD. All CDs that meet the qualifying account ownership requirements as described earlier, including your regular CDs and Individual Retirement Account (IRA) CDs, are eligible for the bump interest rate.

INTEREST: A bump interest rate corresponding to your benefits tier will be added to the base interest rate disclosed on your Confirmation of Time Deposit at the time of opening or disclosed on your maturity notice at the time of the last maturity, whichever is later. The bump interest rate will accrue each day you qualify for the benefits tier corresponding to that bump interest rate. Although the bump interest rate can vary depending on the benefits tier you qualify for in the benefits evaluation period, your base interest rate will never fall below what was disclosed at account opening or at renewal, whichever is later.

EARLY WITHDRAWAL PENALTY: The early withdrawal penalties described for time deposits in general contained on your Confirmation of Time Deposit shall apply. Early withdrawal penalties will be based on the average interest rate — including the base and any bump interest rates — applied to your CD during the term.

**CD with Bump Interest Rate**
Rate information—The interest rate on your account is the initial base interest rate stated on your Confirmation of Time Deposit at or the rate disclosed at CD renewal on your CD Maturity Notice, whichever is later, plus a bump interest rate, if qualifications are met during the applicable benefits evaluation period. Your interest rate, annual percentage yield, and the applicable benefits tier may change while enrolled in the Nexa Relationship Package.
Determination of rate—The interest rate on your account is based on the initial base interest rate or renewal rate (whichever is later), plus any bump interest rate corresponding to the benefits tier which you may qualify for during the benefits evaluation period.
Frequency of rate changes—We may change the bump interest rate on your account every time you qualify for a different benefits tier.
Limitations on rate changes— The interest rate will never drop below the initial base interest rate disclosed to you on your Confirmation of Time Deposit or disclosed on your maturity notice during the most recent CD renewal, whichever is later.

Please refer to your original Confirmation of Time Deposit for complete interest rate information, including compounding and crediting frequency

(7) **Addendum to Rate and Fee Schedule**
This addendum amends the Truth in Savings section of the Rate and Fee Schedule you were provided when you opened your savings account(s) and money market account(s). All savings and money market accounts that meet the qualifying account ownership requirements described earlier are eligible for the bump interest rate.

**Savings with Bump Interest Rate**
Rate information—The interest rate on your account is a variable base interest rate for the period, as disclosed on the Bank's Consumer Rate Sheet, plus a bump interest rate, if qualifications are met during the applicable benefits evaluation period. Your interest rate, annual percentage yield, and the applicable benefits tier may change while enrolled in a Nexa Relationship Package.
Determination of rate— The interest rate on your account is based on the variable base interest rate for the period for the savings account type, plus the bump interest rate corresponding to the benefits tier which you qualify for during the benefits evaluation period.
Frequency of rate changes—We may change the bump interest rate on your account every time you qualify for a different benefits tier.
Limitations on rate changes— The interest rate will never drop below the variable base interest rate disclosed on the Bank's Consumer Rate Sheet for the period and the corresponding savings account type.

Please refer to your original Rate and Fee Schedule for your savings account for complete interest rate information, including compounding and crediting frequency

**Relation to Other Agreements**
All accounts and services are subject to the terms and conditions set forth in the Deposit Account Agreement and Disclosure and any related agreements for additional services you have enrolled in, such as the Online Banking and Bill Pay Service Agreement and Disclosure. For a complete list of fees and interest rates, please refer to the Consumer Fee Schedule and consumer rate sheet provided to you in conjunction with these Terms and Conditions.

**Regulation O**
Insiders reportable under Regulation O are not eligible for Relationship Packaging.

.