

RELATIONSHIP PACKAGE

Account Holder:

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

Terms and Conditions of The Relationship Package

Welcome to Packaging!

American Bank and Trust Company, N.A. ("Bank") now offers packaging, which rewards customers who use multiple Bank products and services with preferential pricing and premium interest rates. We have proactively enrolled you into our Relationship Package. Below are the details you will want to understand as it relates to our packaging capabilities.

The Relationship Package Description

The Relationship Package is a systematic method used by the Bank to link an eligible "anchor" account to other eligible qualification and benefit accounts you have at the Bank. The aggregated balances of the eligible accounts, the activity in your anchor account, and additional add-on services you utilize are used to determine the level of benefits you will receive each month. Eligible clients will automatically be enrolled in the Relationship Package service in order to obtain the benefits described in this document.

<u>Checking Account Description</u>	<u>Eligible Anchor Account</u>	<u>Eligible Qualification Account</u>	<u>Eligible Benefit Account</u>
iCan Checking	X	X	X
Green Plus Checking	X	X	X
55 Plus Checking	X	X	X
Preferred Plus Checking	X	X	X
HSA Checking Account	X	X	X

<u>Savings Account Description</u>	<u>Eligible Anchor Account</u>	<u>Eligible Qualification Account</u>	<u>Eligible Benefit Account</u>
Regular Savings		X	X
Personal Money Market		X	X
Personal High Yield Money Market		X	X

Certificate of Deposit (CD) & Individual Retirement Account (IRA)

<u>Account Description</u>	<u>Eligible Anchor Account</u>	<u>Eligible Qualification Account</u>	<u>Eligible Benefit Account</u>
IRA CD		X	X
Consumer CD		X	X

<u>Loan Account Description</u>	<u>Eligible Anchor Account</u>	<u>Eligible Qualification Account</u>	<u>Eligible Benefit Account</u>
Consumer Mortgage Loan		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 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, meet the requirement for eligible anchor, qualification, or benefit accounts. Disinterested or unassociated accounts cannot be linked to the Relationship Package for purposes of meeting eligibility for a benefits tier.

Benefits Evaluation Period

The benefits evaluation period ("evaluation period") is determined by the statement cycle date of your eligible anchor account. The evaluation period begins on the day after your statement cycle date (the date on which your account statement is produced) and ends on the following statement cycle date. For example, if your statement cycle date is the last day of each month, the evaluation period begins on the first day of the following month and ends on the last of that month. The Bank will evaluate the balances, transactions, and add-on services utilized to determine the benefits tier for the evaluation period. You will receive the benefits corresponding to the highest benefits tier that you are eligible for during the evaluation period. If you no longer meet the qualifications for a benefit tier you qualified for in a previous evaluation period, you will receive a lower level of benefits in that evaluation period. You will automatically be placed in the benefits tier you qualify for during the evaluation period.

Qualifying for the Relationship Package Tiers

You must either meet the balance requirements and use certain qualifying add-on services or meet specific transaction requirements to be eligible for the various benefit tiers. The eligibility requirements follow in the tables below.

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

<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Diamond</u>
A checking account (anchor account),	A checking account (anchor account),	A checking account (anchor account),	A checking account (anchor account),	A checking account (anchor account),
AND	AND	AND	AND	AND
Active Debit Card or Credit Card	Active Debit Card or Credit Card	Active Debit Card or Credit Card	Active Debit Card or Credit Card	Active Debit Card or Credit Card
	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)
	<u>OR</u>	<u>OR</u>	<u>OR</u>	<u>OR</u>

RELATIONSHIP PACKAGE (Continued)

Active Consumer CD <u>OR</u> Consumer Deposit Balances \geq \$5000(3) <u>OR</u> 10 or more Debit Card Transactions (Pin/Sig) per Month(1)	Combined Consumer Loan Balance \geq \$10,000(4) <u>OR</u> 5 or more ACH transactions (Debit or Credit)(2) AND 10 or more Debit Card Transactions (Pin/Sig) per Month(1)	Combined Consumer Loan Balance \geq \$25,000(4) <u>OR</u> 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 grace period, customers must meet the balance or qualifying transactions and additional services requirements to be eligible.
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- (1) 10 qualifying debit card transactions must post and settle during the evaluation period. Qualifying transactions include ATM/POS Signature and Pin transactions. See description of benefits evaluation period above.
- (2) 5 ACH transactions must post and settle during the evaluation period. Scheduled payments that have not yet posted do not count toward the required transactions. 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 balance for all qualifying checking and savings accounts as of the last day of the evaluation period for the anchor account.

CDs, IRA CDs, and HSAs: The balance used is the combined principal balance of all qualifying CD accounts as of the date of evaluation.

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 an eligible anchor 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 bonus on savings accounts(6)	--	--	.10%	.15%	.20%
Interest rate bonus on CD(5,6)	--	--	--	.15%	.20%
Interest rate bonus on money market accounts(6)	--	--	--	.15%	.20%
Monthly maintenance fee waived on checking account (anchor account)	Yes	Yes	Yes	Yes	Yes
Monthly maintenance fee waived on checking and savings accounts (including anchor account)	--	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	--	--	--	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) Addendum to Certificate of Deposit (CD) Signature Card

This addendum amends the Additional Terms and Disclosures section of the Certificate of Deposit Signature Card you signed 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 bonus interest rate.

INTEREST: A bonus interest rate corresponding to your benefits tier will be added to the base interest rate disclosed on your CD at the time of opening. The bonus interest rate will accrue each day you are enrolled in a benefits tier corresponding to that bonus interest rate. If you no longer meet the qualifications for a benefit tier you qualified for in a previous evaluation period, you will receive the bonus interest rate corresponding to the benefits tier in that evaluation period. You will automatically be placed in the benefits tier you qualify for during the evaluation period. Although the bonus interest rate can vary depending on the benefits tier you qualify for in the evaluation period, your base interest rate will never fall below what is disclosed on your original CD.

EARLY WITHDRAWAL PENALTY: The early withdrawal penalties described for time deposits in general contained on your CD Signature Card

shall apply. Early withdrawal penalties will be based on the average interest rate—including the base and any bonus interest rates—applied to your CD during the term.

(6)Addendum to Truth in Savings Disclosures

This addendum amends the Truth in Savings section of the Consumer Terms & Conditions brochure 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 bonus interest rate.

CD with Bonus Interest Rate

Rate information—The interest rate on your account is the initial base interest rate stated on your CD Signature Card, plus a bonus interest rate, if applicable. Your interest rate, annual percentage yield, and the applicable benefits tier may change while enrolled in the Relationship Package.

Determination of rate—The interest rate on your account is based on the initial base interest rate, plus the bonus interest rate corresponding to the benefits tier which you qualify for during the evaluation period.

Frequency of rate changes—We may change the bonus 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 CD Signature Card.

Please refer to your original CD Signature Card for complete interest rate information, including compounding and crediting frequency

Savings with Bonus 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 bonus interest rate, if applicable. Your interest rate, annual percentage yield, and the applicable benefits tier may change while enrolled in the 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 bonus interest rate corresponding to the benefits tier which you qualify for during the evaluation period.

Frequency of rate changes—We may change the bonus 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 Truth in Savings disclosure 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 Consumer Terms and Conditions brochure and any related agreements for additional services you have enrolled in, such as the Internet Banking and Bill Pay Service Agreement and Disclosure. For a complete list of fees and interest rates, please refer to the Service Fee Schedule and consumer rate sheet provided to you in conjunction with these Terms and Conditions.

Regulation O

Employees reportable under Regulation O are not eligible for Relationship Packaging.