



*An Exclusive Offer*

## *For the Employees of Methodist Health System*

*We invite you to take advantage of a great new employee benefit...*

Through a joint arrangement with American National Bank, we are able to offer you some exciting new financial benefits. As an employee, you are eligible to join the Preferred Rewards Club (PERC) and enjoy the following:

### Free Smart Checking

Earn 2.05% APY\* and get Free ATM transactions on your checking account each month you qualify! To qualify simply:

- Have 12 Visa Check Card purchases post and clear each month.
- Have one Direct Deposit, Automatic Debit or Bill Pay post and clear each month.
- Enroll and Receive eStatements.
- Access Online Banking at least once each month.

### Free Smart Tunes

It's the fun, way to Bank. Earn \$5 in iTunes download credits each month when you meet the qualification:

- Have 12 Visa Check Card purchases post and clear each month.
- Enroll and Receive eStatements.
- Access Online Banking at least once each month.

### Free ATM transactions

Free ATM transactions\* and nationwide foreign ATM refunds each month you qualify.

### Free Checks

Your first order of checks (150) is provided at no charge (select styles).

### Convenient Banking

Free Online Banking and Bill Pay

24/7 access to all of your banking needs, and the ability to pay your bills the safe, secure way.

### Mobile Banking & Deposits

Your smart phone lets you bank when and where it's convenient for you. Make transfers, pay bills, check your balance even sign up to make mobile deposits. It's truly banking at your fingertips.

### Specials on Loans

- Employees will receive a 1% rate reduction on all secured Home Equity or Auto Loans of \$25,000 or more, with an automatic debit from their American National Bank account. (1/2% rate reduction for secured loans under \$25,000 – minimum \$5,000).\*\*
- Employees will receive a discount on the application fee on a Home Equity Line of Credit.

### Free Financial Analysis

Employees are offered a free financial analysis through our Financial Planning and Investment Department.

### Free Mortgage Check Up and Closing Discount

A qualified Mortgage Representative will meet with you to determine if you can benefit from buying or refinancing a home. Plus, receive \$200 off of closing costs.\*\*\*

### Health Savings Accounts

PERC Employees who have opened a checking account and are qualified participants will receive the opportunity to open an H.S.A. account and have initial set up costs and monthly fees waived.

For additional information please visit [www.anbank.com/me](http://www.anbank.com/me)

Must meet bank qualifications upon application. Direct Deposit is required.

\*Annual Percentage Yield (APY) accurate as of January 1, 2014. Minimum to open account is \$100. Rate tiers are as follows: **Smart Checking** – 2.05% APY applies to balances of \$.01 - \$10,000 and .10% APY paid on balances over \$10,000 as long as qualifications are met each statement cycle. Blended APY of .75% assumes a \$30,000 balance. An activated eStatement is a requirement and qualification for the account. If eStatements are not activated by the second statement cycle, the account will be converted to a Direct Checking Account. If you do not meet the qualifications during the monthly qualification cycle, the account will earn .05% APY and you will not receive ATM refunds for that time period. Rates are subject to change. **Smart Tunes** – No minimum balance required; however you must deposit a minimum of \$100 to open the account. Earn iTunes® download refunds up to \$10.00 with initial account opening regardless of qualifications. Earn up to \$5 in iTunes download refunds each cycle the minimum qualifications are met. Downloads must be purchased with your check card associated with your Smart Tunes account. An activated eStatement is a requirement and qualification for the account. If you do not meet the qualifications per cycle, your account will still

function as a free checking account; however, it will not receive ATM refunds or iTunes refunds for that time period. iTunes is a registered trademark of Apple, Inc. Apple Inc. is not a participant in or sponsor of this program. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to the account. Fees may reduce earnings. Available on personal accounts only. Limit one account per customer. Online banking sign-on qualification valid only through personal online banking. PIN based transactions do not count toward qualifying debit card transactions. ATM fee refunds up to \$5 per transaction. Refund includes Bank waived foreign ATM fee of \$2, plus an additional refund up to \$3 for ATM surcharges applied by other institutions.

\*\*Rate reduction not applicable with any other rate discounts or special offers.

\*\*\*Closing Cost offer does not apply to NIFA loans, or in conjunction with any other coupons or discounts. Must have or open an American National checking account and present proof of employment to receive PERC discount.

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