

ANNIVERSARY INTEREST RATE TERMS

Anniversary Interest Rate:

\$1 to \$9,999 - 0.30%; \$10,000 to \$49,999 - 1.24%; \$50,000 & Over - 1.49%

Applies to Anniversary Money Market or Savings Account

The anniversary interest rate paid on this account is subject to the following conditions:

- 1. The Depositor agrees to open the above Money Market or Savings account with American Community Bank (“the Bank”) and will deposit and maintain a balance of no less than \$10,000.**
- 2. The Depositor agrees to immediately open the qualifying checking account cited above with American Community Bank (“the Bank”).**
- 3. The Depositor agrees to activate an American Community Bank Debit Card within 30 days of opening the qualifying checking account.**
- 4. The Depositor agrees to activate American Community Bank’s ACB BillPay product within 30 days of opening the qualifying checking account.**
- 5. The Depositor agrees to execute, in the Depositor’s qualifying checking account, a total of ten (10) transactions per statement cycle described as follows: Either point of sale (POS) or ACB BillPay transactions as long as the total number of these transactions is ten (10) or more per statement cycle. The Depositor agrees that the execution of a minimum of 10 of these transactions will qualify the balance in the Depositor’s Money Market or Savings account for the Anniversary Interest Rates defined above.**
- 6. This offer is made to new Depositors only.**

If any of the above conditions are not met, The Bank has the right to pay, on all balances in the above Money Market or Savings account, without further notice, the rate cited above that is paid on balances from \$1 to \$9,999.