

**AMERICAN BANK AND TRUST COMPANY, N.A.**  
**PRODUCTS AND SERVICES**  
**2024**

**CHECKING ACCOUNTS:**

**Consumer Accounts:**

- Preferred Plus Checking
- 55 Plus Checking
- Green Plus Checking
- Green Plus Bonus Checking
- iCan Checking
- Edge Checking
- Mint Checking

**Business Accounts:**

- Commercial Checking
- Business Interest Checking
- Core Business Checking

**SAVING ACCOUNTS:**

**Consumer Accounts:**

- Savings
- Health Savings Account
- Money Market
- High Yield Money Market
- Mint Savings

**Business Accounts (including Public Funds):**

- Savings
- Money Market
- High Yield Money Market

**CERTIFICATES OF DEPOSIT:**

**Consumer Accounts:**

- Various CD terms available
- IRA Certificates of Deposit

**Business Accounts:**

- Various CD terms available

**LOANS:**

- Commercial Secured (Installment & Single Pay)
- Commercial Unsecured (Installment & Single Pay)
- Commercial Secured Floor Plan
- Commercial Real Estate
- Commercial Lines of Credit

- Commercial Construction Loans
- Commercial Development Loans
- Commercial SBA Loans
- **LOANS: (Continued)**
- Debtor in Possession Financing
- Participation Loans
- Conventional Residential Mortgages (Fixed and Adjustable Rate)
- FHA Residential Mortgages
- Jumbo Residential Mortgages
- FHLB Down Payment Assistance
- Auto Loans
- Boat Loans
- Mobile Home and Recreational Vehicle Loans
- Personal Secured and Unsecured (Installment & Single Pay)
- Home Improvement Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Overdraft Lines of Credit
- Purchase Money 2nd Mortgages
- Bridge Loans
- Residential Lot Loans
- Construction Loans
- Reverse Mortgages
- Federal Home Loan Mortgage Corporation
- Federal National Mortgage Association
- Iowa Finance Authority First-time Home Buyers Program
- Iowa Finance Authority Down Payment/Closing Cost Grant Program
- Illinois Housing Development Authority Program Loans and Down Payment Assistance
- Residential Construction Loans
- Residential Mortgage Secondary Market Sold Loans
- USDA Rural Development Guaranteed Loans
- VA Program Loans

### **SERVICES:**

- AmBank by Phone
- AmBank Digital (Consumer and Business)
- Bill Pay
- Full Service Remote Deposit Capture (Business)
- Automatic Transfers
- ACH Origination and Receipt
- Wire Transfers (domestic and international)
- Complimentary Mortgage Review
- Visa® Debit Cards
- Visa® Credit Cards (Personal and Business)
- CDARs
- AmBank Mobile Deposit Capture (Consumer and Small Business)
- Merchant Card Services

## **SERVICES (Continued):**

- Lock Box Processing
- Cash Management Services
- Safe Deposit Boxes
- Trust Services
- Peer to Peer Payments
- External Transfers
- Overdraft Protection
- Apple Pay / Samsung Pay / Google Pay
- Card Controls
- E-Statements
- Positive Pay (Check and ACH)
- Debit Card Instant Issue
- eReceipts
- Pocket Change (transaction dollar round-up savings)
- ICS Seeps
- Private Banking Services
- Night Depository
- 24/7 Call Center
- Relationship Packaging
- Online Account Opening
- Prepaid Gift Cards (Reloadable and One-Time)

**Account Fees & Services**

Paper Statements .....	\$5.00/month
Returned Deposited Item Fee .....	\$10.00/item
Stop Payment .....	\$30.00
Inactivity/Dormant Fee:	
Checking Accounts (9 consecutive months of non-activity) .....	\$5.00/month
Savings Accounts (12 consecutive months of non-activity) .....	\$5.00/month
Health Savings Accounts (12 consecutive months of non-activity) .....	\$5.00/year
Undeliverable Statements .....	\$13.00/month
Courtesy Override of Non-Post Items .....	\$5.00/non-posted item
Duplicate Statement to Additional Address .....	\$2.00/month
Check Printing Costs .....	Vary by vendor, size, and style. See Bank employee for details.
Early Closing (within 180 days of opening):	
Checking Accounts .....	\$25.00
Green+ Bonus Checking Accounts .....	\$100.00

**Account Research**

Reconciliation .....	\$30.00/hour
Research .....	\$30.00/hour
Check or Deposit Copy .....	\$1.00/item
Statement Copy .....	\$2.00/statement

**ATM Fees**

Debit Card Replacement .....	\$10.00
Expedited Debit Card Replacement .....	\$65.00
Non American Bank ATM Withdrawals .....	\$2.00/withdrawal after 3
Green+ Checking Account Holders .....	\$2.00/withdrawal after 6

**Miscellaneous**

Garnishment/Levy Fee .....	\$50.00/occurrence
Photocopies .....	\$0.25/page
Signature Guarantee .....	\$10.00
Coin Counting (Non-Customer) .....	Greater of \$2.00 or 10%

**Night Drop**

Night Drop Lost Key .....	\$5.00
Locked Bag .....	\$20.00/each
Zipper Bag (Unlocked) .....	\$8.00

**Cashier's Checks**

Cashier's Checks .....	\$7.00
Non-Customer .....	\$10.00

**Overdraft Fees**

*(Item created by check, in-person withdrawal, ATM withdrawal or other electronic means)*

Overdraft (OD) Fee Charge – Paid (\$140.00 per day maximum charge)	
Item over \$10.00 .....	\$35.00/presentation
Item \$10.00 or less .....	\$10.00/presentation
Non-Sufficient Funds (NSF) Fee – Returned .....	\$35.00/presentation
Overdraft (OD) Protection Transfer Fee .....	\$5.00/transfer

**Safe Deposit Box**

Box Rental .....	Varies by size & branch. See Bank employee for details.
Drill Box .....	\$150.00
Lost Key .....	\$20.00

**Wire Transfers**

Outgoing Wires:	
Domestic .....	\$25.00
International .....	\$55.00
Incoming Wire .....	\$15.00
Returned Wire .....	\$15.00

**Account Fees & Services**

Paper Statements .....	\$5.00/month
Returned Deposited Item Fee .....	\$10.00/item
Stop Payment .....	\$30.00
Inactivity/Dormant Fee:	
Checking Accounts (9 Consecutive Months No Activity) .....	\$5.00/month
Savings Accounts (12 Consecutive Months No Activity) .....	\$5.00/month
Undeliverable Statements .....	\$13.00/month
Courtesy Override of Non-Post Items .....	\$5.00/non-posted item
Duplicate Statement to Additional Address .....	\$2.00/month
Check Printing Costs .....	Vary by vendor, size, and style. See Bank employee for details.
Early Closing (within 180 days of opening):	\$25.00
Remote Deposit Capture:	
Initial Set Up .....	\$50.00
Service Charge .....	\$55.00/month
Per Item Charge .....	\$0.20/item
RDC Scanner .....	See Bank employee for details.

**Account Research**

Reconciliation .....	\$30.00/hour
Research .....	\$30.00/hour
Check or Deposit Copy .....	\$1.00/item
Statement Copy .....	\$2.00/statement

**ACH Fees**

Return Processing of Original ACH Items .....	\$10.00/item
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**ATM Fees**

Non American Bank ATM Withdrawals .....	\$2.00/withdrawal after 3
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**Business Electronic Banking ("BEB")**

Profile Set Up .....	\$50.00
Basic Package .....	\$5.00/month
ACH Services Module .....	\$10.00/month
ACH File Upload Service .....	\$15.00/month
ACH Transactions .....	\$0.20/item
ACH File Upload Transactions .....	\$0.20/item
ACH Same Day Services .....	\$80.00/file

**Business Electronic Banking ("BEB") (continued)**

ACH Same Day Transactions .....	\$0.40/item
Bill Pay Module .....	No Charge
Bill Pay Check or Electronic .....	\$0.40/item
File Download – EDI Service .....	\$17.00/month
Positive Pay Services	
ACH Positive Pay .....	\$25.00/account
ACH Positive Pay Items .....	\$0.05/item
Positive Pay .....	\$25.00/account
Positive Pay Items (File or Manual) .....	\$0.05/item
Reverse Positive Pay .....	\$25.00/account
Reverse Positive Pay Items .....	\$0.05/item
Wire Service Module .....	\$20.00/month
Domestic Outgoing Wire .....	\$25.00/wire
Foreign Outgoing Wire .....	\$55.00/wire
Incoming Wire .....	\$15.00/wire

**Miscellaneous**

Garnishment/Levy Fee .....	\$50.00/occurrence
Photocopies .....	\$0.25/page
Signature Guarantee .....	\$10.00
Coin Counting (Non-Customer) .....	Greater of \$2.00 or 10%
Cashier's Checks .....	\$7.00
Non-Customer .....	\$10.00

**Night Drop**

Night Drop Lost Key .....	\$5.00
Locked Bag .....	\$20.00/each
Zipper Bag (Unlocked) .....	\$8.00

**Overdraft Fees**

Overdraft (OD) Fee Charge – Paid .....	\$35.00/item
Overdraft (OD) Fee Charge – Returned .....	\$35.00/item
Continuous Overdraft (OD) Fee .....	\$5.00/business day ( <i>assessed on the 6<sup>th</sup> business day &amp; every business day thereafter of being continually overdrawn</i> )
Overdraft (OD) Protection Transfer Fee .....	\$5.00/transfer

**Safe Deposit Box**

Box Rental .....	Varies by size & branch. See Bank employee for details.
Drill Box .....	\$150.00
Lost Key .....	\$20.00

**Wire Transfers**

Outgoing Wires:	
Domestic .....	\$25.00
International .....	\$55.00
Incoming Wire .....	\$15.00
Returned Wire .....	\$15.00

# YOU CAN WITH US.



PERSONAL BANKING SOLUTIONS

**american**  
bank & trust



## CREATING SUCCESS YOUR WAY.

**Being a customer of American Bank  
& Trust means your financial future  
is looking bright.**

Your financial goals are our top priority, which is why you'll find you won't need to shop around for the next savings or checking account, loan or personal investment plan.

Our innovative products and personalized service are only a stop, call, or click away.

Let's explore all of your personal banking options [▶](#)

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## SPEND Checking Accounts

### *Find the right account for you.*

Your checking account should be personalized for your individual spending needs. Whether you're looking to earn interest due to high account balances or need to manage a tight budget to stay on top of your spending goals. Whatever it is, we have an account made for you.

#### **Preferred Plus Checking**

In this rewarding account the higher the balance, the higher the rate. You also get free personalized checks, discounts, and more.

#### **Green Plus Checking**

All transactions are electronic, including electronic statements. Plus, your first 6 non-ABT ATM withdrawals are free.

#### **55+ Checking**

Exclusively for those 55 years or older. Your first box of checks are free and no per-check charges. This low-cost account has it all!

#### **iCan Checking**

Affordable and sensible, there's lots of free in this account!

## Keep banking on with Edge Checking.

This account has been designed for those of you that need a little help reorganizing your daily spending. Edge Checking is our basic checking account, but still comes with NO overdraft or monthly maintenance fees and all the convenience!

## CONVENIENCE Digital Banking

### *So many options. So much convenience.*

Our digital banking tools are available anytime, anywhere for any and all of the accounts you have with us.

#### **Online Banking**

The ultimate in account management. Check balances, pay bills, transfer funds, set up account alerts, and more from almost any device with a secure Internet connection and browser.

#### **iCan Mobile Banking**

Account management at your fingertips! You can even deposit checks and monitor debit card spending using the Card Controls feature! Find it on the Apple® App Store or Google® Play.

#### **Bill Pay**

Cut the time it takes to pay bills in half! Online Bill Pay is an easy and efficient way to keep bills organized and pay bills whenever and wherever it is convenient for you.

#### **Mobile Deposit**

Deposit checks in minutes! A secure and fast way to get money into your account.

#### **Pay People**

Quick and easy ways to pay the people in your life, whether they bank here or somewhere else.

#### **External Account Transfer**

Transfer money from your American Bank & Trust to an account you have with another Financial Institution.



## SAVE Deposit Accounts

**Today is a good day to start or increase your savings.**

Whether you've got a stash pile of cash or starting with zero, we'll set you up with the right tools to reach your goal.

### Savings Accounts

Sometimes the simple things are all you need to start building financial security. This is a safe place to earn more on your money to afford the things you want or need. And when you maintain an average daily balance of \$25, you'll avoid the monthly maintenance fee.

### Money Market

Earn interest while keeping the ability to write checks. This is an excellent account for high balance holders because you can earn interest at tiered rates—a great way to build savings with spending flexibility. No fees apply when you maintain an average daily balance of \$1,000.

### High Yield Money Market

This is a sweet spot for all the savvy savers out there. This account is made for those with deposits over \$25,000. You'll earn some of our highest rates and get zero fees if you maintain an average daily balance of \$1,000. Annual percentage yield is subject to change, so check our website for current rates. The higher the deposit, the higher your earnings will be!

### Health Savings Accounts

Managing health care costs can be daunting. An HSA can help you with unexpected medical costs, allowing you to make contributions along with tax-free distributions and interest earnings. There are no fees applied to this account, talk to a customer representative or visit our website for more information.

### Safe Boxes

Available at Davenport, Moline, Hilltop and Elburn.

### Pocket Change

For each purchase you make with your American Bank & Trust, N.A. debit card, we'll round it up to the nearest whole U.S. dollar and transfer the rounded-up amount (between \$0.01 and \$0.99) from your checking account to another checking or savings account of your choice. Neat, right?

## Private Client Solutions A Financial Experience You'll Love

For those looking for a higher level of service, we can assist in making sure your financial needs are taken care of.

Your private banker will be your point of contact for all things financial and will make sure all the pieces of your personal banking, lending and wealth management are taken care of. Please contact us for qualifications.

## Want to know which account is right for you?



Talk to a customer representative today or take our online quiz to find out. Just scan this QR Code to get started!



## INVEST CDs/IRAs

### Start investing today for a wealthy tomorrow.

When you want your money to earn more, these low-risk investment options help you plan for the future.

#### Certificates of Deposit (CD)

For those times you need a place to put your hard-earned money where it is safe and will earn more interest than it would in a typical savings account, we offer CDs and IRA CDs.

#### Product Features

Earn more interest on the money you don't need to access every day.

- FDIC insured
- \$500 minimum deposit for a CD, \$250 for an IRA CD
- Interest compounds semi-annually or upon maturity
- Multiple term options (Typically, the longer the term the higher the interest rate.)
- Bonus interest rates available with Relationship Packaging
- No monthly fees
- Free Online and Mobile Banking
- Automatically renewable

### How To Choose: Traditional IRA or Roth IRA

Account Type	Traditional IRA	Roth IRA
Best for ...	☑ Typically, best if you expect to be in the same or lower tax bracket when he or she starts taking withdrawals.	☑ Generally best if you expect to be in a higher tax bracket when you start withdrawing funds.
Tax Implications	☑ Allows you to receive a tax deduction upfront if certain conditions are met. Earnings grow tax deferred.	☑ Pay taxes upfront so withdrawals are tax-free when certain conditions are met.
Income Eligibility	☑ Those with earned income below a certain level.	☑ Anyone with earned income.

Always consult a financial advisor regarding deductibility.

#### Understanding IRA CDs

In an IRA CD, the IRA funds are invested in a CD, as opposed to being invested in stocks or bonds. Like with any IRA, the advantage is that you do not pay tax on your money as it grows. Depending on whether you have a Traditional IRA or a Roth IRA, you will either pay taxes before you contribute your money or after you withdraw the money from the account.

## LOANS

### Mortgage & Home Equity

**Gain the confidence you need when buying your first, second, or forever home!**

When it comes to real estate we know what's up and we keep it local.

#### Mortgages

We understand. Owning a home is one of life's greatest pleasures—and responsibilities. That's why choosing the right mortgage lender is such an important decision. Our home loan team offers you financial expertise combined with local market insight to provide the experience you deserve when making such a major financial transaction.

Trust us to know and explain the options available to you and guide you through the home-buying process efficiently and effectively.

#### American Bank & Trust is a Nationwide Lender. We offer:

- Conventional Home Loans
- Military Grant Assistance from Iowa Finance Authority
- FHA Loans with Small Down Payment Requirements
- VA Loans with No Down Payment Requirement
- USDA Rural Housing Loans with No Down Payment
- First-Time Homebuyer Programs in Iowa and Illinois
- In-House Loan Programs
- Rock Island Economic Growth Program
- Construction Loans to Build Your New Home or Major Remodel
- Bridge Loans

#### Just need to fix up your home?

Making your home more functional, more comfortable, and more attractive is on a long to-do list. We can help.

For specific one-time projects, like updating the kitchen or bathroom, we offer **home equity loans**.

For longer term projects, such as an extensive remodel, we offer **home equity lines of credit** so you have the flexibility to use funds as you need them.

#### Our home equity loans and credit lines feature:

- Affordable rates
- Local, responsive decision-making
- Flexible terms



## LOANS

### Personal & Auto

#### For new wheels, new stuff, and student loans!

Lending needs are, well, personal. Whatever your reason is for needing a loan, we can create one that fits your situation, help you get pre-approved, and respond quickly to your application. Our loans originate and stay with us.

#### Auto Loans and Recreational Vehicles

Let us help you buy your next new or used car, truck, boat, RV, or motorcycle. We offer financing up to 100% of the cost based on year of the vehicle and credit history.

#### Unsecured Personal Loans

Whatever your significant purchase may be, an unsecured loan provides a loan option for nearly any situation. These loans typically have fixed interest rates and are available in a variety of terms.

#### Student Loans

We work with Iowa Student Loan (ISL) Education Lending to offer private loans to help you pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.



## REWARDS Relationship Packages

### Get rewarded for doing your everyday banking with us.

This customer program is designed to reward you for making us your preferred bank of choice! The more accounts you have with us, the more rewards you get. It's easier than it looks!

- ✔ Open a Spend Checking
- ✔ Get a debit card
- ✔ Add the savings, lending, and digital banking tools you need, and watch the perks add up!

Package Level	If you have ...	Your perks are ...
<b>Bronze</b> <i>Spend with no monthly maintenance fees</i>	<ul style="list-style-type: none"> <li>✔ Spend checking</li> <li>✔ Active <b>debit or credit card</b></li> </ul>	<b>No monthly maintenance fee</b> on your checking account.
<b>Silver</b> <i>Spend and save to pay less</i>	<ul style="list-style-type: none"> <li>✔ Spend checking</li> <li>✔ Active <b>debit or credit card</b></li> <li>✔ And one of the following:  <b>Savings account, active CD, or deposit balance \$5,000+</b> </li> </ul>	<b>No monthly maintenance fee</b> on your checking <b>and</b> savings accounts.
<b>Gold</b> <i>Spend, save and/or borrow for more!</i>	<ul style="list-style-type: none"> <li>✔ Spend checking</li> <li>✔ Active <b>debit or credit card</b></li> <li>✔ And one of the following:  <b>Deposit balance of \$25,000+ or Consumer loan balances of \$10,000+</b> </li> <li>✔ Or both of the following:  <b>Five or more ACH debit or credit transactions and 10 or more debit card transactions per month</b> </li> </ul>	<b>No monthly maintenance fee</b> on your checking <b>and</b> savings accounts. <b>Two paid NSF fees</b> per year. Additional <b>interest rate bonus</b> on savings accounts.
<b>Platinum</b> <i>The perks keep getting better and better!</i>	<ul style="list-style-type: none"> <li>✔ Spend checking</li> <li>✔ Active <b>debit or credit card</b></li> <li>✔ And one of the following:  <b>Deposit balance of \$100,000+ or Consumer loan balances of \$25,000+</b> </li> </ul>	<b>No monthly maintenance fee</b> on your checking <b>and</b> savings accounts. <b>Three paid NSF fees</b> per year. Additional <b>interest rate bonus</b> on CDs, savings and money market accounts. <b>ATM withdrawal fees waived</b> at out-of-network ATM locations.



## **CONTACT US** **For All Banking Needs**

*Whatever your financial needs are we are here to help you find the best solution.*

**Call:**  
**(877) 392-5132**

Lost or stolen Visa debit card during business hours: (877) 626-2265 x6524

Lost or stolen Visa debit card after business hours: (800) 847-2911

VIP Credit Card Service - 24/7, 365 days: (833) 933-1647

Lost or stolen Visa credit card: (800) 325-3678

**Visit:**  
**GoAmBank.com**

## **Branch Locations**

### **Head Office**

4301 E 53rd Street  
Davenport, IA  
52807-3861  
P (563) 344-9500  
F (563) 355-6761  
ATM - Deposit & Dispense

### **Moline, IL**

2340 41st Street  
Moline, IL  
61265-4425  
P (309) 736-2052  
F (309) 736-2056  
ATM - Deposit & Dispense

### **Rock Island, IL - Downtown**

1600 5th Avenue  
Rock Island, IL  
61201-8615  
P (309) 793-4400  
F (309) 793-4420  
ATM - Dispense

### **Rock Island, IL - Hilltop**

3730 18th Avenue  
Rock Island, IL  
61201-3023  
P (309) 794-0111  
F (309) 794-9847  
ATM - Deposit & Dispense

### **Elburn, IL**

8 S Main St  
Elburn, IL  
60119-9139  
P (630) 365-4400  
F (630) 365-4500  
ATM - Dispense Only

### **Geneva, IL**

2401 Kaneville Road, Suite 12  
Geneva, IL  
60134-2577  
P (630) 845-0700  
F (630) 845-0701  
ATM - Dispense Only

**WE ARE HERE**  
**FOR YOU.**

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Open an account or apply online @  
[GoAmBank.com](http://GoAmBank.com)



Member  
**FDIC**

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bank & trust



**YOU CAN  
WITH US.**

BUSINESS BANKING



## IT'S TIME TO EARN MORE.

### One-size-fits-all doesn't fit our philosophy.

Your company's financial goals are our top priority, which is why you'll find you won't need to shop around for the next high-yield money market account, treasury management or commercial lending.

Our innovative products and personalized service are only a stop, call, or click away.

Let's explore all of your business banking options [▶](#)

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## SPEND

### Checking and Savings Accounts

#### Commercial Checking

Specifically designed for companies with high transaction volume featuring no minimum balance as well as earnings to offset fees.

- No minimum balance
- Earnings credit to offset fees

#### Business Interest Checking

Earn interest on all of your businesses transactions simply by using your card! Available for both sole-proprietors and non-profits.

- \$1,000 minimum to avoid fees
- 750 free transactions each month  
*(includes checks paid and deposited, ACH debits, ATM and POS transactions)*
- Available to sole proprietors and non-profits exclusively

#### Core Business Checking

- No minimum balance
- Up to 750 free transactions monthly (includes checks paid and deposited, ACH debits, ATM and POS transactions)

### All accounts include:



**FREE** Online  
and Mobile  
Banking



**FREE**  
eStatements



**FREE**  
Debit Cards



**FREE** Mobile  
Deposit  
*up to 6 checks per day  
or 20 per week*

## Remote Deposit Capture

*Deposit checks from your desk with Remote Deposit Capture (RDC)*

#### Here's how:

Choose a single check or multiple check feed scanner.  
Order the scanner of your choice and we will show you how to use it.

#### OR

Use your own device to scan your checks.

Just log in, scan your checks, verify your information, and transmit it to the bank.

#### Here's why:

- You enjoy a longer window for same day deposits.
- RDC is safe and secure.
- You can do it in minutes, at your desk!

## Merchant Services

Product and services catered for you and your business to provide the best card processing experience.

#### Bank card service

- Visa®
- Mastercard®
- Discover
- American Express

#### Mobile and Wireless Services

- Ability to use smart phones, iPads, tablets or other portable devices
- Receipts emailed
- Transactions PCI certified

#### Online reporting

Transaction information at a glance

SPEND AND SAVE

SMALL BUSINESS LENDING

COMMERCIAL LENDING

ELECTRONIC BANKING



## BUSINESS SAVINGS

**Money that earns, but is there when you need it.**

### Tools That Let You Do Your Job

The cash management and digital banking tools you need. Flexibility. Financial power.

#### Business Savings

The best in everyday business banking. Earn interest on your entire balance.

- eStatements are free, \$5.00 monthly fee for paper statements
- \$2.50 monthly maintenance fee if the average daily balance falls below \$25.00

#### Money Markets

Earn more on your day-to-day deposits. Tiered interest and check writing capabilities.

- eStatements are free, \$5.00 monthly fee for paper statements
- \$10.00 monthly maintenance fee for balances under \$1,000
- Monthly service charge waived for non-profits

#### High Yield Money Market

Premium interest rates with higher balances.

- Earn interest on balances over \$25,000
- eStatements are free. \$5.00 monthly fee for paper statements
- \$10.00 monthly maintenance fee for balances under \$1,000

## INVEST WITH CDS

**When you want your money to earn more.**

### CDs for your business

For those times you need a place to put your money where it is safe and will earn more interest than it would in a typical savings account, we offer CDs.

#### Certificate of Deposit (CD)

Earn more interest on the money your business doesn't access every day.

- FDIC Insured
- \$500 minimum deposit for a CD
- Interest compounds semi-annually or upon maturity
- Multiple term options  
(Typically, the longer the term the higher the interest rate.)
- No monthly fees
- Automatically renewable
- Terms from 3 months to 5 years

## Safe Deposit Box

Available at Davenport, Moline, Hilltop and Elburn

\*Inquire at the location for available boxes and sizes.

## IntraFi Repo

A great solution for deposits in excess of the \$250,000 FDIC coverage limit. Allowing the excess balance amounts to be backed by the United States Treasury.



## BUSINESS LENDING

### Small Businesses, Big Solutions

**Today is a good day to start or increase your savings.**

Whether you've got a stash pile of cash or starting with zero, we'll set you up with the right tools to reach your goal.

#### SBA Loans

Whether you are looking for funds to begin your dream business, or need long-term financing for those big purchases, SBA loans provide benefits that include flexible collateral requirements, low fees, and more.

We partner with the SBA to help put capital in the hands of small businesses to grow their enterprises. We facilitate many SBA loan options including 7(a) loans, which feature interest rate caps and limit fees, and 504 loans for fixed rate financing to repair or purchase real estate, equipment, machinery, or other assets.

SBA loans also come with counseling and education support to help you explore how you and your company can benefit from an SBA loan.

#### Term Loans

We offer terms to help support your business' purchases from technology upgrades to facility improvements, all done affordably and conveniently with a term to fit your budget.

#### Lines of Credit

Extra capital, right when you need it; pay it down and have the resources available again for future use. The power is yours to choose from fixed or variable rate options.

#### Credit Cards

Business credit cards allow you to track and manage your expenses efficiently while providing you spending power as well the opportunity to earn rewards.



#### Visa® Classic Business Card

- Set spending limits per employee
- Auto rental insurance provided at no additional cost to you
- \$150,000 Travel Accident Insurance<sup>1</sup>
- Access emergency cash or replacement cards 24/7 at (833) 933-1647
- Year-end detailed statement to assist with taxes

<sup>1</sup>Available when travel tickets are purchased with American Bank & Trust Visa® Business card. Due to collision or theft up to the actual cash value of the most rented vehicles. Within domiciled country this coverage is secondary to any other valid and collectible insurance from any other source.



#### Visa® Business Rewards Card

- Cards with both fixed and variable rates available
- Earn CashBack Rewards
- Spend \$3,000 or more and earn 1%

See disclosure for full terms and conditions of these benefits on our website [GoAmBank.com](http://GoAmBank.com).



## COMMERCIAL LENDING

### Loans You Can Bank On

#### Commercial Real Estate Loans

Whether you are looking to purchase or refinance property, both fixed and variable loan rates are available to you that allow you to lend up to 80% of your property's value.

Purchase or refinance commercial real estate using up to 80% of the property's appraised value. The mortgage may carry a fixed or floating rate, depending on your particular situation. Because of the nature of this type of loan, a real estate appraisal is a necessary part of the approval process, as well as the usual and customary underwriting guidelines.

#### Required Documents

Please review the required documentation list on our website or speak to a representative.

#### Equipment Loans

Whether it's machinery, medical equipment, technology upgrades, or tools, we've got you covered.

We provide affordable, fixed rate loans for all your equipment needs:

- Heavy equipment
- Specialty tools
- Manufacturing
- Dental equipment
- Medical, surgical equipment
- Veterinary diagnostic and treatment tools
- New technology
- Ag equipment
- Safety equipment

**...and more!**

#### Lines of Credit

For when you need access to capital quickly and when you need it; pay it down and have the resources available again to you immediately for future use.

A LOC is one of the most useful and convenient financial tools for many companies. It's a revolving line (like a credit card) so you can access funds when needed and repay these funds over time. You pay interest only on the money you use. From ongoing operating costs, to covering cash flow fluctuation, use of the funds available on your line is up to you.

We can design an LOC that works for your needs and your company.

#### ARC/Hedge Loans

The Bank's relationship with South State Bank allows us to provide you with fixed rates over 10-25 year terms. This program is designed for those looking to borrow \$1,000,000 or more on commercial or multi-family real estate and holding a property longer term. The product eliminates the concern over potential variable or rising interest rates.

Our commercial lenders can explain the program further to help determine if this is a good solution for you and your business.



# TOOLS TO HELP MANAGE AND CONTROL CASH FLOW.

**Control payables, speed up collections and optimize your company's cash position like never before.**

## Business Online and Mobile Banking

This powerful tool can help you streamline routine financial transactions and decrease paper handling.

### Online Banking Features

*You can securely ...*

- Check balances
- Review transaction history
- Sign up for electronic statements
- Pay bills
- Transfer funds
- Control debit cards
- Set up account alerts

### iCan Mobile Banking Features

*You can securely ...*

- Deposit checks in minutes
- Check balances
- Review transaction history
- Pay bills
- Transfer funds
- Control debit cards
- Set up account alerts
- Find an ATM

## Bill Pay

Pay all your bills in one place. It's fast, available 24/7 and accessible through online or mobile banking. This smart tool allows you to pay bills and people one time or set up recurring payments in advance.

## ACH Module

A smart and efficient way to pay employees electronically and increase collections. Pay employees and vendors directly without cutting checks and optimize cash flow with timely collections.

A secure and convenient way to process payables and receivables – a smart option for you, your customers, vendors and employees. The Automated Clearinghouse Network (ACH) allows you to make electronic transactions with other financial institutions.

## Positive Pay

This service helps detect check fraud by matching information from a check presented for payment against business issued checks.

Our Positive Pay system does this by matching specific check data against a list provided by your business prior to processing. It helps keep forged, altered or counterfeit checks from passing through your account.

## Remote Deposit Capture

Eliminate daily drives to the bank and deposit checks from your desk when it's convenient for your schedule.

## Wire Module

Schedule a wire transfer from within online banking in minutes. A safe, efficient, and fast way to send money.

## Make Your Money Move!

**Easy access, no matter where you are.**



Visit our website to apply for  
Business Electronic Banking!



## **CONTACT US** **For All Banking Needs**

*Whatever your financial needs are we are here to help you find the best solution.*

**Call:**  
**(877) 392-5132**

Lost or stolen Visa debit card during business hours: (877) 626-2265 x6524

Lost or stolen Visa debit card after business hours: (800) 847-2911

VIP Credit Card Service - 24/7, 365 days: (833) 933-1647

Lost or stolen Visa credit card: (800) 325-3678

**Visit:**  
**GoAmBank.com**

## **Branch Locations**

### **Head Office**

4301 E 53rd Street

Davenport, IA

52807-3861

P (563) 344-9500

F (563) 355-6761

ATM - Deposit & Dispense

### **Moline, IL**

2340 41st Street

Moline, IL

61265-4425

P (309) 736-2052

F (309) 736-2056

ATM - Deposit & Dispense

### **Rock Island, IL - Downtown**

1600 5th Avenue

Rock Island, IL

61201-8615

P (309) 793-4400

F (309) 793-4420

ATM - Dispense

### **Rock Island, IL - Hilltop**

3730 18th Avenue

Rock Island, IL

61201-3023

P (309) 794-0111

F (309) 794-9847

ATM - Deposit & Dispense

### **Elburn, IL**

8 S Main St

Elburn, IL

60119-9139

P (630) 365-4400

F (630) 365-4500

ATM - Dispense Only

### **Geneva, IL**

2401 Kaneville Road, Suite 12

Geneva, IL

60134-2577

P (630) 845-0700

F (630) 845-0701

ATM - Dispense Only

**WE ARE HERE**  
**FOR YOU.**

**american**  
bank & trust

Open an account or apply online @  
[GoAmBank.com](https://www.GoAmBank.com)

Member  
**FDIC**



# Personal Credit Cards



## Visa® Credit Card

- ✓ Ideal for those who want to build their credit
- ✓ Affordable
- ✓ Safe



## Visa® Rewards Card

- ✓ Earn CashBack Rewards
- ✓ Auto rental insurance provided at no additional cost to you
- ✓ Online account management



## Visa® Premiere Rewards Card

- ✓ Receive all Visa® Rewards Card benefits, and more!
- ✓ \$150,000 Travel Accident Insurance<sup>1</sup>
- ✓ Year-end detailed statement to assist with taxes



## Visa® Executive Rewards Card

- ✓ All Platinum and Visa® Classic Card benefits and more!
- ✓ Our preferred Annual Percentage Rate (APR)

## Powerful perks and personal service.

There are a lot of credit cards out there ... and we have some of the best to choose from. In fact, you'll find powerful perks combined with the **personal service, enhanced security, and support of our local team.** In today's world, that means a lot.

Plus with **free security alerts** from American Bank & Trust powered by Visa®, you'll be able to rest assured knowing your credit card is protected no matter where you use it.

## All credit cards come with:

- ✓ Access to emergency cash or replacement cards 24/7 at (833) 933-1647
- ✓ More than 800,000 Visa® ATMs in the US and 144 countries



Apply online @ [GoAmBank.com](https://GoAmBank.com)

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# Business Credit Cards

## Pay and track expenses, choose your rewards.

There are a lot of credit cards out there ... and we have some of the best to choose from. In fact, you'll find peace of mind with our **digital banking tools, local team's support, and enhanced security** that there's no better choice for your business.

You'll benefit from **complimentary security alerts** from American Bank & Trust powered by Visa®, no matter which card you choose. So you'll be able to rest assured knowing your credit card is protected no matter where you use it.



### Visa® Classic Business Card

- ✓ Set spending limits per employee
- ✓ Auto rental insurance provided at no additional cost to you
- ✓ \$150,000 Travel Accident Insurance<sup>1</sup>
- ✓ Access emergency cash or replacement cards 24/7 at (833) 933-1647
- ✓ Year-end detailed statement to assist with taxes

### Visa® Business Rewards Card

- ✓ Cards with both fixed and variable rates available
- ✓ Earn CashBack Rewards
- ✓ Spend \$3,000 or more and earn 1%



**american**  
bank & trust

Apply online @ [GoAmBank.com](https://GoAmBank.com)

Member  
FDIC

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