

New Account Information

As Farmers State Bank accounts transition to American Bank & Trust, the names and benefits of some accounts will change. We have made every effort to convert your current account to a similar product. To review information about your new account, first locate the name of your Farmers State Bank account in the chart below (if you are unsure of your account name, it can be found on your most recent statement). In the corresponding columns, you will find the name of your new American Bank & Trust account.

FORMER PRODUCT	NEW PRODUCT
Regular Checking Basic Checking	Totally Free Checking
Interest Checking NOW Checking Super NOW	High Interest Checking
Regular Savings	Personal Savings
Business Savings Non-Personal Savings	Business Savings
Money Market Account	Money Market
Business Checking Account Commercial Analysis Checking	Totally Free Business Checking
Business Interest Checking	Business Interest Checking

If you have questions about your new account, contact your local branch. You will be able to continue to use your current checks and deposit slips until your current supply is gone. Your automatic payments directly from your account will continue to work as they do today. We will be sending you a new debit card. Your current debit card should be used until August 6th. Additional information and instructions for activation and use will be provided at that time.