

Welcome to American Bank & Trust

We are pleased to announce Farmers State Bank with locations in Stickney, Iroquois, and Carthage will soon become part of American Bank & Trust. American Bank & Trust has received the necessary regulatory approval for the transaction to take place and the scheduled transaction date is July 1, 2018.

We look forward to continuing to earn your business and are excited about what the future holds. You do not need to do anything to prepare for this change. We have created this special section on our website as a convenient place to find important information. During the month of July you will also be receiving information in the mail from us including -

1. Welcome packet from American Bank & Trust
2. Account and disclosure information (part of Welcome Packet)
3. New American Bank & Trust Debit/ATM Card
4. American Bank & Trust Online Banking Information
5. American Bank & Trust Online Bill Pay Information

We are working diligently to merge our technology systems, which are currently scheduled over the weekend of August 4, 2018. At this point:

- Continue to use your current supply of checks until you are ready to re-order. Contact your local banker to re-order your next order of checks.
- You will not have to change any of your automatic payments directly from your account or ACH deposits.
- We will be mailing new debit cards on July 23rd and you will be able to use these new cards on August 6th. Until then, please continue to use your current card.

If you have any questions or concerns please feel free to call your banker. We appreciate your business and remain committed to helping your finances *take flight*.

Sincerely,

Doug Tribble, President and CEO
American Bank & Trust



Greg Bormann, President
Farmers State Bank

