

AMERICAN BANK AND TRUST COMPANY, N.A.
PRODUCTS AND SERVICES
2026

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

- **LOANS: (Continued)**
- Commercial Construction Loans
- Commercial Development Loans
- Commercial SBA Loans
- 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):

- 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 Sweeps
- Private Banking Services
- Night Depository
- 24/7 Call Center
- Relationship Packaging
- Online Account Opening
- BAI2 File Generation

CONSUMER FEE SCHEDULE

Account
Holder:

Financial
Institution:

Account Fees & Services

Paper Statements:	\$5.00/month
Returned Deposited Item Fee:	\$10.00/item
Stop Payment Fee:	\$30.00
Dormant Fee:	
Checking Accounts (9 Consecutive Months No Activity):	\$5.00/month
Savings Accounts (12 Consecutive Months No Activity):	\$5.00/month
Health Savings Accounts (12 Consecutive Months No 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 Plus 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
Non American Bank (AB&T) ATM Withdrawals:	\$2.00/withdrawal after 3
Green Plus Checking Account Holders:	\$2.00/withdrawal after 6

Miscellaneous

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

Night Drop

Night Drop Lost Key:	\$5.00
Locked Bag:	\$20.00
Zipper Bag (Unlocked):	\$8.00

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/presentment
Item \$10.00 or less:	\$10.00/presentment
Non-Sufficient Funds (NSF) Fee – Paid (\$140.00 per day maximum charge):	
Item over \$10.00:	\$35.00/presentment
Item \$10.00 or less:	\$10.00/presentment
Non-Sufficient Funds (NSF) Fee – Returned:	\$35.00/presentment
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
Foreign:	\$55.00
Incoming Wire:	\$15.00
Returned Wire:	\$15.00.

BUSINESS FEE SCHEDULE

Account Holder:

Financial Institution:

Account Fees & Services

Paper Statements:	\$5.00/month
Returned Deposited Item Fee:	\$10.00/item
Stop Payment Fee:	\$30.00
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 (AB&T) ATM Withdrawals:	\$2.00/withdrawal after 3
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Business Digital Banking ("BDB")

Initial Enrollment Package)	\$25.00
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Includes set-up for any or all of the following within 45 days of enrollment (monthly fees apply):

- Wire Service
- Positive Pay (either one of or both of Check or ACH Module)
- ACH Service
- Remote Deposit Capture (RDC)

Basic Package:	\$5.00/month
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Free with eStatement Enrollment

ACH Services:

ACH Services Module:	\$10.00/month
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Send ACH credits or debits to domestic recipients.

ACH File Upload Service:	\$15.00/month
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Upload ACH files to send debits and credits to recipients.

ACH Transactions:	\$0.20/item
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ACH File Upload Transactions:	\$0.20/item
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ACH Same Day Services:	\$80.00/file
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Available upon request per occurrence.

ACH Same Day Transactions:	\$0.40/item
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BAI2 File Generation:

Initial Set Up (after 45 days of initial BDB enrollment)	\$25.00
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BAI2 File Generation	\$30.00/month
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BAI2 File Generation allows businesses to receive daily electronic files with detailed account balances and transactions to support accounting, cash management, and automated reconciliation.

Bill Pay Services:

Bill Pay Module:	No Charge
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Bill Pay Check or Electronic:	\$0.40/item
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Positive Pay Services:

File Download – EDI Service:	\$17.00/month
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View credits through Positive Pay Module.

ACH Positive Pay:	\$25.00/account
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Review ACH debits daily to determine if items should be paid or returned to prevent fraudulent items from posting.

ACH Positive Pay Items:	\$0.05/item
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Positive Pay:	\$25.00/account
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Upload a file listing of all issued check items to review any check items not matching the file information to prevent incorrect or fraudulent items from posting.

Positive Pay Items (File or Manual):	\$0.05/item
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Reverse Positive Pay:	\$25.00/account
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Review all check items daily to determine if items should be paid or returned to prevent incorrect or fraudulent items from clearing.

Reverse Positive Pay Items:	\$0.05/item
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BUSINESS FEE SCHEDULE (Continued)

Remote Deposit Capture (RDC) Services:

Initial Set Up (after 45 days of initial BDB enrollment):	\$50.00
RDC Module:	\$55.00/month
Deposit items to your account remotely using a RDC scanner.	
RDC Items:	\$0.20/item
RDC Scanner:	Pricing varies based on scanner. See Bank employee for details.

Wire Services:

Wire Service Module:	\$20.00/month
Send domestic and international wires through BDB.	
Domestic Outgoing Wire:	\$25.00/wire
Foreign Outgoing Wire:	\$55.00/wire
Incoming Wire:	\$15.00/wire

Cash Services

Coin Ordered Single Rolls	\$0.10/roll
Coin Ordered Box of Rolled Coin	\$5.00/box
Currency Ordered Full Strap	\$0.25/strap
Coin Counting (Non-Customer):	Greater of \$2.00 or 10%

Miscellaneous

Garnishment/Levy Fee:	\$50.00/occurrence
Photocopies:	\$0.25/page
Signature Guarantee:	\$10.00
Cashier's Checks:	\$7.00
Non-Customer:	\$10.00

Night Drop

Night Drop Lost Key:	\$5.00
Locked Bag:	\$20.00
Zipper Bag (Unlocked):	\$8.00

Overdraft Fees

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

Overdraft (OD) Fee Charge – Paid:	\$35.00/presentation
Non-Sufficient Funds (NSF) Fee – Returned:	\$35.00/presentation

Overdraft Fees (continued)

Non-Sufficient Funds (NSF) Fee – Paid:	\$35.00/presentation
Continuous Overdraft (OD) Fee:	\$5.00/business day (assessed on the 6th business day & every business day thereafter of being continually overdrawn)
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

Safe Deposit Box (continued)

Lost Key:	\$20.00
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Wire Transfers

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

YOU CAN WITH US.



PERSONAL BANKING SOLUTIONS

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

american
bank & trust

Open an account or apply online @
GoAmBank.com



Member
FDIC

american
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 Insurance¹
- Access emergency cash or replacement cards 24/7 at (833) 933-1647
- Year-end detailed statement to assist with taxes

¹Available 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.



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

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[GoAmBank.com](https://www.GoAmBank.com)

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FDIC