

American National Bank and Trust Company

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Committed To The Communities We Serve

MISSION

We provide quality financial services with exceptional customer service.

VISION

We will enhance the value of our shareholders' investment by being our communities' preferred provider of relationship based financial services.

American National is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 30, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules. [Click here for more information on deposit insurance.](#)

PERSONAL CHECKING

Ameri-Checking Gold

Ameri-Checking

Direct Checking

Classic Checking

Interest Checking

SAVINGS SOLUTIONS

Platinum Money Markey Account

Statement Savings

Certificates Of Deposit

Individual Retirement Accounts

BUSINESS CHECKING

Money Market Account

Repo Sweep

BUSINESS SOLUTIONS

Wire Transfers

Direct Deposit

Bill Pay

Merchant Services

Business Credit Cards

Visa® Check Cards***

COMMERCIAL LOANS

DIRECT DEPOSIT

MORTGAGES

FDIC INSURANCE INFORMATION

BUSINESS & PERSONAL INSURANCE*

Property Coverage

General Liability

Health & Life

BROKERAGE**

TRUST AND ESTATE PLANNING*

*Securities and Insurance Products: NOT insured by the FDIC, or any Federal Government agency. NOT a deposit or guaranteed by a bank or any bank affiliate. MAY lose value.

**Securities are offered by UVEST Investment Services, Member NASD, SIPC. UVEST is independent of any financial institution. Securities (1) are not deposits of this institution; (2) are not insured or guaranteed by the FDIC or any other government agency; (3) are not obligations of, or guaranteed by, any financial institution; and (4) involve investment risks, including the potential of fluctuations in investment return and the potential loss of principal.

***Fees may apply to ATM usage outside the American National network. Qualifications may be required.