

FOR IMMEDIATE RELEASE

AMERICAN BANK RECEIVES HIGHEST
COMMUNITY REINVESTMENT RATING

[ST. PAUL, August 05, 2008] – American Bank continues to invest highly in the communities it serves and has received an Outstanding rating, the highest possible, in its Community Reinvestment Act (CRA) performance evaluation by the Federal Reserve Board. The bank has maintained an Outstanding rating since 2003.

The rating is based on American Bank's responsiveness to meeting and exceeding the community development needs in its assessment areas including lending, investment and donation activity, and service.

Bank staff has been involved with organizations focusing on affordable housing, economic development, social services and revitalization of low-to-moderate neighborhoods and communities. American Bank's subsidiary, AmeriNational Community Services, provides loan servicing to a large Twin Cities affordable housing organization.

American Bank is very proud of the successes in its communities. As a community bank, American Bank takes its role very seriously and works hard to provide quality services to customers and neighbors.

American Bank is a full service community bank that offers specialized financial solutions that meet the distinctive needs of the communities it serves. With convenient locations throughout the metro and greater Minnesota, American Bank is one of the largest single-chartered independent banks in Minnesota dedicated to providing exceptional customer service, innovative financial products and outstanding community support.

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