

Safe. Solid & Secure.

With the correct FDIC backing, not one penny of yours will be lost.

At American Bank, you can be confident that your insured deposits are safe and backed by the full faith and credit of the federal government through the Federal Deposit Insurance Corporation (FDIC). Since the FDIC was founded in the 1930s, no one has ever lost a penny of FDIC-insured funds.

American Bank is financially stable and has a strong management team. Our assets are well-diversified with very little exposure to sub prime real estate loans. Most banks experiencing difficulty today are those that relied very heavily on the sub prime residential real estate market for their growth and profitability. We have not.

American Bank is committed to the long-term interests of our customers and communities. Please feel free to call your local American Bank branch with any questions or concerns you may have. Thank you for your continued confidence in American Bank.



FDIC Deposit Insurance Coverage

American Bank is an FDIC-insured financial institution. If you have \$250,000 or less in your name, you have nothing to fear; your deposits are fully insured. If you have more than \$250,000 you may still be fully insured provided the accounts meet certain requirements.

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC deposit insurance is backed by the full faith and credit of the United States government. Since the FDIC was established, no depositor has ever lost a single penny of FDIC-insured funds.

FDIC insurance covers funds in deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs). FDIC insurance does not, however, cover other financial products and services that insured banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or municipal securities.

There is no need for depositors to apply for FDIC insurance or even to request it. Coverage is automatic.

To ensure funds are fully protected, depositors should understand their coverage limits. The FDIC provides separate coverage for deposits held in different account ownership categories. The coverage limits shown in the chart below refer to the total of all deposits that an account holder has in the same ownership categories at each FDIC-insured bank. The chart shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.

Basic FDIC Deposit Insurance Coverage Limits*

Single Accounts (owned by one person)	\$250,000 per owner
Joint Accounts (two or more persons)	\$250,000 per co-owner
IRAs and certain other retirement accounts	\$250,000 per owner
Trust Accounts	\$250,000 per owner per beneficiary (subject to specific limitations and requirements)
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each participant
Government Accounts	\$250,000 per official custodian
Non-interest Bearing Transaction Accounts	Unlimited coverage – only at participating FDIC-insured banks and savings associations **

* FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

** Unlimited deposit insurance coverage is available through December 31, 2009, for non-interest bearing transaction accounts at institutions participating in FDIC's Temporary Liquidity Guarantee Program. American Bank is a participating FDIC insured bank.

If you have questions about FDIC coverage limits and requirements, visit www.myFDICinsurance.gov, call toll-free 1-877-ASK-FDIC or ask your banker at American Bank. The FDIC also has a tool called the Electronic Deposit Insurance Estimator, known as EDIE, that helps you calculate your coverage. Visit www.fdic.gov/edie to calculate your FDIC insurance coverage for each FDIC-insured bank where you have deposit accounts.

AMERICAN BANK

Member FDIC