HELPING YOU GROW

We're more than just bankers. We're neighbors, helping hands, and loyal partners dedicated to growing together—planting your dreams in good soil.

ACCOUNT SERVICES
LENDING SERVICES
Welcome!

On July 20, 2015 Community Bank will be officially merged with and into American State Bank. We know you have questions, and that’s why we assembled this Welcome Guide as a resource to help you understand how the merger impacts you. We have been working diligently to ensure a smooth transition of your accounts and services.

American State Bank is currently a community bank with branch locations in Alvord, Granville, Hospers, Hull, Sioux Center and will be expanding to Sioux Falls in September. At American State Bank, we are committed to the accomplishment of our mission, adherence to our values, and the belief that employees are our number one resource.

Over the coming weeks, we encourage you to use this resource as a guide as well as the merger page on our website- www.ambankiowa.com/merger. You can also call us locally or stop by and say hello. We know you have a choice in financial institutions. We value your business and want to keep you as an American State Bank customer.

Thank you – we look forward to serving you for many years to come.
Thank you for allowing us the opportunity to be your financial partner. We take great pride in providing our customers with exceptional quality products and services.

If you have any questions or concerns please contact your local branch.

-American State Bank
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IMPORTANT DATES

Keep these important dates in mind:

UP TO AND ON SUNDAY, JULY 19, 2015

- All branch locations will remain open and will observe regular business hours.

- You will be able to use your debit card for ATM and point-of-sale transactions. Online Banking at this point will be unaffected.

- Your account information will all remain the same.

- You will still login to your online banking through the Community Bank website.

MONDAY, JULY 20, 2015

- All former Community Bank locations will resume normal hours with the addition of Saturday, Orange City Drive-up hours of 8:30am - 11:30am.

- Your account information will remain the same at this time.

- You will continue to use your Community Bank Mastercard Debit card

- You may still access your personal account information on Community Bank's online banking system at www.communitybank.org. You may also access your Online banking through the American State Bank website www.ambankiowa.com under the "Community Bank" Tab.

MONDAY, SEPTEMBER 21, 2015

- Your Community Bank account will be converted to an American State Bank account. See page 11 for more account details.

- You will have received your American State Bank Visa Debit Card. Your Community Bank Mastercard Debit Card will no longer work.
FREQUENTLY ASKED QUESTIONS

1. About the Merger – page 2
2. Accounts and Services (Changing to American State Bank)
   a. General information, locations, ATMs and hours – page 4
   b. Deposit account information – page 4
   c. Debit cards, credit cards, online banking and electronic services – page 6
   d. Loan account information – page 7
   e. Other – page 8

About the Merger

Why have Community Bank and American State Bank merged?

On April 27, 2015 it was jointly announced that American State Bank and Community Bank signed a definitive agreement to merge. On July 20, 2015, Community Bank and American State Bank will merge to create a stronger community bank for you. The merger of both banks provides added convenience, enhanced products and services, and higher lending limits to current Community Bank customers.

What should I know about American State Bank?

American State Bank will have 8 locations by the end of this year in Iowa and South Dakota: Alton, Alvord, Granville, Hospers, Hull, Orange City, Sioux Center and Sioux Falls. American State Bank is the largest bank in Sioux County and the second largest agricultural bank in Iowa. American State Bank is locally owned and supports many community projects and organizations.

Will Community Bank change its name to American State Bank?

Yes, as of July 20, 2015 Community Bank in Alton and Orange City will be known as American State Bank.

How will the bank merger impact me as a customer of Community Bank?

We are working toward a seamless transition. Until full conversion of all systems, you will see minimal changes to your day-to-day banking. However, when applying for a new loan, credit card, or merchant services you will be presented with American State Bank products. You can look for updates from us directly, or on our website - www.ambankiowa.com/merger.
How are Community Bank and American State Bank alike?

This was an excellent opportunity to combine two well-respected community banks that share a deep commitment to our customers and local communities. We both maintain similar core values of integrity, relationship banking, and value-added service. This merger will allow us to serve you with more resources and proven stability while preserving the spirit of community banking.

After the merger, will everything be centralized at American State Bank's headquarters in Sioux Center?

Some operations have been centralized, but Alton and Orange City will maintain local decision making and continue a strong local presence.

Is American State Bank active in the community?

Yes. American State Bank is committed to the communities we serve. Our people are active, engaged and focused on making our surrounding area a better place to live. You will find us volunteering at local schools, supporting local organizations, active in the chamber, and present at many events.

Where can I learn more about American State Bank’s products and services?

You can learn more at www.ambankiowa.com. You can also call American State Bank toll-free at 866-938-4846 or contact one of our branch locations.

How can I contact the bank if I have any questions?

You may contact any of our branches listed on page 9.
**Accounts and Services**

**General information, locations, ATMs and hours**

**Will my account number change?**
Possibly, we are anticipating that a small number (4%) of Community Bank customers will be impacted by this.

**What will happen to branches located in Alton & Orange City?**
All branch locations will remain open.

**Will the merger affect the branch hours of the branch I currently use?**
Branch hours will remain the same in addition to new Orange City Saturday Drive-up hours of 8:30am - 11:30am.

**Will ATM locations change?**
No. The Community Bank ATMs will be branded as American State Bank ATM’s. American State Bank has many ATM’s in the area as well, you can find them all listed on page 10.

**Deposit account information**

**Will my bank statement look different than what I have now?**
Yes. After we complete the systems integration on September 21, you will begin to receive American State Bank formatted statements.

**When will I receive my final Community Bank statement?**
All customers will receive a paper copy of their statement in July.

**When will I receive my first American State Bank account statement?**
Your statement will be mailed the same time of the month you receive your current Community Bank statement.

**How can I obtain copies of my deposit statements after July 20, 2015?**
You will still be able to see your statements online until September 21. After September 21 you will need to contact one of our branches to obtain past statements.
What if I have deposits at both banks? How will that work?

If you have deposits at Community Bank and American State Bank you will still have two accounts. As a result of this transaction your account(s) at Community Bank will automatically become accounts at American State Bank. As you may be aware, FDIC insurance generally covers a depositor’s account in any bank up to $250,000. Therefore, if, as a result of the transaction, you will have funds on deposit at American State Bank in excess of $250,000, you should pay particular attention to this paragraph. In accordance with Section 8(q) of the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, separate insurance on the transferred deposits will continue for six months.

Will I still be able to use my Community Bank checks or will I receive new checks?

You may continue to use your existing Community Bank checks until September 21 when you will be mailed complimentary initial checks.

Will my account fees change?

Fees for deposit accounts may change however all of them will be equal or less. We list our current fees on our website www.ambankiowa.com and make them available in our branches. A full fee schedule is available on page 18 for both personal and business fees.

Will overdraft protection for my personal checking account continue?

Yes, your overdraft protection will continue as normal.

Debit cards, credit cards, online banking and electronic services

Will I be able to continue using my Community Bank Mastercard® debit card and ATM card?

Yes, you can continue to use your Community Bank debit card/ATM card until September 21. You will receive your American State Bank Visa Debit Card/ ATM card in the mail prior to this date. If your card expires before September 21 you will need to get a new Community Bank debit card.

For my debit card, will using Visa be different than MasterCard?

You will still be able to use your debit card at merchants worldwide, online and at any ATM. The card will continue to be connected to your checking account. Please visit our website at www.ambankiowa.com/our-services/other/ for additional information on the Visa Debit cards along with other cards and services we offer. If you have any automatic payments set up you will need to change those since your card will have a new number after September 21.
Can I change the image on my new American State Bank debit card?

Yes. For personal debit cards, we have three additional options to choose from. You can visit our website at www.ambankiowa.com/our-services/other/ to personalize your debit card.

Will my online banking access change?

As of July 20, 2015 your online banking will not change although you will also be able to sign into your online banking through the "Community Bank" tab on the www.ambankiowa.com website. On September, 21 2015 you will need to be set up for American State Bank online banking. You will receive your new login and password before September 21.

Will there be any changes to my Online Bill Pay?

Initially there will be no changes with your online bill pay, but on September 21 when you transfer over to American State Bank online banking you will need to set up your bill pay once again. Our staff at our branches will be happy to assist you in doing this.

What about online banking for my business account?

American State Bank offers ECorp which is a solution for agricultural and commercial deposit customers that allows you to see all accounts and loans in one place. Whether you have one company or ten, you can see it all. ECorp also allows you to originate ACH’s, wire transfers, and account transfers. If interested in getting set up with online banking for your business please contact our online banking department at 712.722.4846.

Will my direct deposit be affected?

If your account numbers do not change your direct deposit will not be affected. If you do receive a new account number you will need to set up your direct deposit again. Again, we anticipate very few accounts that will need a new account number.

What about automatic deduction of payments from my Community Bank deposit account?

All previously authorized automatic payments will continue as normal. Please use American State Bank’s routing number to set up future automatic payments or transfers after September 21, 2015.
I have automatic funds transfer between my deposit accounts. What action must I take?

No action is necessary; your automatic transfer between deposit accounts will continue as normal. If you have a scheduled or reoccurring transfer set up through your online banking, these transactions will be addressed in a separate communication that will be mailed in September.

**Loan account information**

**My mortgage is with Community Bank now. What action must I take?**

Your mortgage from Community Bank was sold for servicing so Community Bank does not retain the servicing of your mortgage loan so there will be no change with your mortgage. American State Bank does service their mortgage loans which is a huge benefit to the customer. By retaining servicing we inform our customers when it is beneficial to refinance, you deal directly with an American State Bank employee, and you are able to make payments directly through online banking. If you have questions regarding this please call our personal banking department at 712.722.4846

**Will the merger affect my existing Community Bank loan?**

No changes will be made to the existing payments, loan rates, or maturity.

**Will my loan account number change?**

No. Your loan account number will remain the same.

**Will my loan statement change?**

Every loan will convert to an American State Bank product and you will receive monthly loan billing statements for each loan.

**Will I be able to continue to use my loan coupons when I submit my loan payment?**

You will be able to use your coupons through September 21, 2015 and then you will begin to receive a billing statement from American State Bank that contains your current payment amount due and the application of your previous payment. It will no longer be necessary to use your coupons.

**Where do I mail my loan payments made on or after September 21, 2015?**

Payments can be made at any branch location or mailed to:

American State Bank
Loan Department
525 N. Main Ave
Sioux Center, IA 51250
Can I still view my loan and make a loan payment online?
Yes, this will still be possible.

My loan payment is automatically deducted from my deposit account. Will that service continue?
Yes, automatic payments will continue as usual, on the same schedule.

Other

What about my safe deposit box at Community Bank?
Safe deposit boxes will continue to be available during branch business hours.

What is American State Bank’s policy on privacy?
American State Bank maintains physical, electronic, and procedural safeguards to ensure your non-public information remains secure. If you decide to close your account(s), we will adhere to the privacy policies and practices described in our privacy policy, which is included at the back of the guide.
American State Bank Hours and Locations

**Alton • 712.756.4125**
Lobby
208 10th Street
Monday - Friday 8:30am - 3:00pm
Wednesday 8:30am - 5:00pm

Drive-Up
Monday - Friday 8:00am - 4:30pm
Wednesday 8:00am - 5:00pm

**Hull • 712.439.2929**
Lobby
624 Main Street
Monday- Friday 9:00am- 3:00pm
Wednesday 9:00am- 6:30pm

Drive up
Monday-Friday 8:30am- 4:30pm
Wednesday 8:30am- 6:30pm

**Alvord • 712.473.2250**
Lobby
212 Main St
Monday - Friday 9:00am - 4:00pm
Wednesday 9:00am - 6:00pm

Drive-Up
Monday - Friday 9:00am - 4:30pm
Wednesday 9:00am - 6:00pm

**Orange City • 712.737.8031**
Lobby
901 8th Street SE
Monday - Friday 8:30am - 3:00pm
Wednesday 8:30am - 5:00pm

Drive-Up
Monday - Friday 8:00am - 4:30pm
Wednesday 8:00am - 5:00pm
Saturday 8:30am - 11:30am

**Granville • 712.727.3257**
Lobby
741 Broad St
Monday - Friday 9:00am - Noon; 1:00pm - 3:00pm
Wednesday 9:00am - Noon; 1:00pm - 6:00pm

Drive-Up
Monday - Friday 9:00am - 4:30pm
Wednesday 9:00am - 6:00pm

**Sioux Center • 712.722.4846**
Lobby
525 N. Main Ave
Monday - Friday 9:00am- 4:00pm
Wednesday 9:00am- 5:30pm

Drive-Up
Monday - Friday 8:00am - 4:00pm
Wednesday 8:00am- 5:30pm
Saturday 8:30am- 11:30am

**Hospers • 712.752.8111**
Lobby
203 Main Street
Monday - Friday 9:00am - 3:00pm
Wednesday 9:00am - 6:00pm

Drive-Up
Monday- Friday 9:00am - 4:00pm
Wednesday 9:00am - 6:00pm

**Sioux Falls, SD • Coming Soon!**
**ATM's**

**SIOUX CENTER**

Main Office  
525 North Main Avenue  
Sioux Center, IA 51250  
(North of drive up)

Sioux Center South  
16 20th Street SE  
(off of Hwy 75 S.-corner south of The Regency)

**DORDT COLLEGE**

498 4th Ave  
Sioux Center, IA 51250  
(Student Campus Center-lower level)

**CENTER MALL**

251 North Main Avenue  
Sioux Center, IA 51250  
(next to Cinema 5)

**ORANGE CITY**

712 Lincoln Ave SE  
Orange City, IA 51041  
(by Ambank Insurance)

**HULL**

624 Main Street  
Hull, IA 51239

**HOSPERS**

203 North Main Street  
Hospers, IA 51238

**GRANVILLE**

741 Broad Street  
Granville, IA 51022

**PAULLINA**

404 East Grand  
Paullina, IA 51046

**ALVORD**

212 Main Street  
Alvord, IA 51230  
(inside foyer)

**ALTON**

208 10th ST  
Alton, IA 51003  
Second Drive Up lane
CUSTOMER ACCOUNT INFORMATION

If your Community Bank account is Smart Choice Checking
- Free Online Banking
- E-Statements
- No Service Charge
- No minimum balance required
- Unlimited check writing
- ATM debit card
- Free statement snapshots
- Free telephone transfers
- Monthly statements
- Balance Protection

If your Community Bank account is Regular Checking
- Free Online Banking
- E-Statements
- ATM Debit Card
- Unlimited check writing
- Free statement snapshots
- Free telephone transfers
- Monthly Statements
- Balance Protection
- Monthly Service Charge if below $300

If your Community Bank account is NOW Account
- Free Online Banking
- E-Statements
- $500 Minimum Balance
- ATM debit card
- Free statement snapshots
- Free telephone transfers
- Monthly statements
- Balance protection

Your new American State Bank account will be American Advantage Checking

✓ No Monthly Fee
✓ Free Online & Mobile Banking*
✓ Free Electronic Statements
✓ Free Debit Card Initially
✓ Online Bill Pay
✓ Free Initial Checks
✓ Interest Earned with minimum average daily balance of $500. Below $500, no interest is earned. **

Fees could reduce earnings on this account. *There may be a fee from your cell phone provider for internet services. Please contact your cell phone provider directly. **Interest paid on account is tiered base and will vary according to account balance. Complete rate schedule available upon request.

Member FDIC

Personal Savings Accounts

If your Community Bank account is Regular Savings
- Free Online Banking
- E-Statements
- Interest earned on average daily balance
- Interest is compounded and paid monthly***
- Allowed three free debits per month
- Additional debits are $1.00 each
- Transaction Limitations****

Monthly Service Charge Schedule

Minimum Balance*
- Over $100.00 - No Charge
- Below $100.00 - $5.00 Charge

Your new American State Bank account will be Statement Savings

✓ No Monthly Fee
✓ $50 minimum deposit to open account
✓ Free Online & Mobile Banking
✓ Free Electronic Statements
✓ Unlimited withdrawals in person or ATM
✓ Interest paid quarterly
✓ Transfers or withdrawals limited to a total of 6 per month by means of check, draft, pre-authorized or automatic transfers, telephonic agreement or similar order

Interest is compounded daily. The rate could change weekly. Fees could reduce earnings.
**Business Checking**

If your Community Bank account is

**Commercial Checking**
- Free Online Banking
- E-Statements
- Free statement snapshots
- Free telephone transfers
- Monthly statements
- Balance Protection
- Bank Bags available
- Night Drop available

Monthly Service Charge
- $.15 per debit
- Credit of $.45 for every $100 of average daily balance

Service charges are subject to Iowa State and Local Sales Tax.

**Money Market**

If your Community Bank account is

**Money Market Investment**
- Free Online Banking
- E-Statements
- Tiered Interest Rates
- Interest is compounded and paid monthly***

Transaction Limitations****

Monthly Minimum Balance Service Charge Schedule**

Minimum Balance
- Over $2,500 - No Charge
- Below $2,500 - $5.00 and interest will be computed at the Now Account interest rate.

Your new American State Bank account will be

**Business Checking**
- No Monthly Service fee if average daily balance is greater than $500
- Free Online Banking (ECorp Available)
- Free Electronic Statements

**Money Market**
- No Monthly Fee
- No Minimum Balance Required
- Free Online and Mobile Banking
- Free E-Statements
- $1,000 minimum deposit to open account
- Interest rate paid monthly
- Unlimited withdrawals in person or ATM
- Transfers or withdrawals limited to a total of 6 per month by means of check, draft, pre-authorized or automatic transfers, telephonic agreement or similar order

** Service charges are subject to Iowa State and Local Sales Tax.
*** Interest rates on these accounts are subject to change without notice. All interest rates are available on request.
**** No more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the depositor and payable to third parties.
Certificates of Deposit (CD) & Individual Retirement Accounts (IRA’s)

All IRA’s and CD’s will be honored until maturity and upon auto renewal they will be converted into a comparable American State Bank product.

SERVICES & FEES

Fax Transfers

Outgoing..................$5 long distance + $.25/pg

Incoming.............................................$.50/pg

Wire Transfers

Outgoing Domestic.......................$20.00

Outgoing International...$41.50

Non-Customer............................................$10.00

Incoming Customer...............................N/C

ACH Fees

Late ACH File.............................................$5.00

ACH Transfer File......................................$5.00

Stop Payments**...........................................$20.00

Recurring Stop Payments**.................$25.00

NSF Returned Item Fee.........................$25.00/item

NSF Paid Item Fee.....................................$20.00/item

Telephone Transfers from:

Checking/Savings Account......................N/C

Overdraft Protection - (Non-Business Acct.)...$25.00/yr

ATM Network Transaction Fee

American State Bank & American Bank Owned

ATM’s..........................................................N/C

Outside SHAZAM (Iowa) Network*........$0.93

Photo Debit Card............................................$10.00

Photo/Debit Card/ATM Card (Replacement)**$10.00

Money Market Deposit Account Drafts....$1.00/ea

Cashier’s Checks.................................$5.00

Personal Money Orders.............................$3.00

VISA gift cards..........................................$3.00/card

Copy & Research**.................................Fees may apply

*There are some states that refund of ATM’s may not apply

** Sales Tax will be applied where required by law
SERVICES & FEES

Money Bags

Zippered.........................................................$5.00
Zippered with Locks.................................$12.50
Night Depository Key (replacement)..............$1.50
Coin Counting & Wrapping......................$0.10/roll
Photo-Copies...............................................$0.25/page

Check Cashing

Non-Customer (checks not drawn on us)..........$5.00
Non-Customer with verification

(checks drawn on us).................................$10.00
Dormant Account Fee...............................$2.00/mo
Garnishment/Levy Fee..............................$50.00
Return Mail Fee......................................................$5.00
Medallion Stamp Guarantee........Service of
American Investment and Trust

Safe Deposit Box Rentals
3” x 5”....................................................$15.00/yr
5” x 5”...................................................$20.00/yr
3” x 10”.................................................$25.00/yr
5” x 10”.................................................$40.00/yr
7” x 10“.................................................$40.00/yr
10”x 10”..............................................$45.00/yr
18” x 20”...............................................$50.00/yr

Lost Deposit Box Key.....................$10.00/key
Deposit Box Drill Charge.......................$120.00

*Contents in Safe Deposit Box are not FDIC insured

Letter of Credit....Non-refundable/pro-rated

2.00% up to $5,000..............min $50.00
1.50% up to $100,000......min $100.00
1.00% over $100,000.....min $1,000.00
Collection Items.............................................$12.00
Coupon Collections...............$8.00/envelope
Lost Loan Coupon Payment Book........$5.00
Amortization Schedule............................$3.00

Additional copies.........................$1.00/ea
REQUIRED DISCLOSURES

As a result of this transaction your account(s) at Community Bank will automatically become accounts at American State Bank. As you may be aware, FDIC insurance generally covers a depositor’s account in any bank up to $250,000. Therefore, if, as a result of the transaction, you will have funds on deposit at American State Bank in excess of $250,000, you should pay particular attention to this paragraph. In accordance with Section 8(q) of the Federal Deposit Insurance Act, in a transaction such as this, where the deposits of one financial institution are transferred to another financial institution, separate insurance on the transferred deposits will continue for six months after the date of transfer or, in the case of time deposits, the earliest maturity date after the expiration of the six month period.

In other words, if the transfer of deposits from the Community Bank to American State Bank causes your deposits at Successor Bank to exceed $250,000, your excess deposits will be insured by the FDIC for six months from the date the transaction takes effect, or, in the case of time deposits, the earliest maturity date after the six month period.
FACTS

WHAT DOES AMERICAN STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?
The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number and income
- Account balances and payment history
- Transaction history and checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

How?
All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons American State Bank chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does American State Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We Don’t Share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We Don’t Share</td>
</tr>
</tbody>
</table>

Questions?
Call 712-722-4846 or toll free 1-866-938-4846
WHAT WE DO

How does American State Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to your personal and account information to only those employees who need to know that information to provide our products and/or services to you.

How does American State Bank collect my personal information?

We collect your personal information, for example, when you:

- open an account or show your driver’s license
- provide employment information
- give us your income information or pay your bills

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can’t I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates’ everyday business purposes, information about your credit worthiness
- Affiliates from using information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies of Ambank Company Inc.; financial companies such as American Bank, National Association; & Ambank Company Inc. d/b/a Ambank Insurance Services, Inc. & d/b/a Perspective Insurance

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- American State Bank does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- American State Bank does not jointly market
☐ I do not want your affiliates to market their products or services to me based on information that you share with them.

Name:_______________________________________________________________

Account Number:______________________________________________________

Address:______________________________________________________________

City: ____________________________ State: ___________ Zip Code: ___________

Phone Number:_________________________________________________________

If you choose not to submit this Opt-Out Request form now, you always have the option of submitting it at a later date.

Other Important Information:

If you do not opt-out within 30 days of receiving this form (either through the mail or when you open a new account), your information may be shared with an affiliate. If you choose to opt-out at later date, once we receive your request, we will have up to 60 days to ensure that your information is no longer included on any information shared with American State Bank affiliates. Information we may provide to affiliates is updated on a monthly basis so the timing depends on when we receive your information and when we have produced the list.
Our Core Values

At American State Bank, we are committed to the accomplishment of our mission, adherence to our values, and the belief that employees are our number one resource.

We expect all employees to support and commit to our values and behavioral expectations.

INTEGRITY
Exhibit Honest, Ethical Behavior and "Do The Right Thing"

Tell the truth; correct your mistakes.  
Avoid practices that may compromise moral and ethical standards.  
Accept responsibility for your actions.  
Be good stewards of the resources entrusted to you.

COMMUNITY INVOLVEMENT
Willingness to share your time and talents in the community

Helping others is very rewarding.  
The more active and informed you are, the better you can serve your customers.

DEDICATED COLLEAGUES
Commit to an environment of respect and concern for one another

Seek first to understand; not to judge.  
Deal in facts, not opinions; avoid absolutes.  
Deal with conflict in a face-to-face style.  
Take pride in your organization; act as if you own it.

EXTRAORDINARY CUSTOMER SERVICE
Provide absolute satisfaction for our customers

Smile and greet customers, co-workers, and visitors.  
Treat others as you would like to be treated.  
Keep customer information secure and confidential.  
Anticipate the needs of others.

UNRELENTING PURSUIT OF EXCELLENCE
Strive to be the best at what we do

Take personal accountability for your job.  
Seek/Embrace innovation; aspire to learn.  
Strive to continuously improve.