

# BANK NOTES



## A Message from ACB's Banking Services Manager



Chris Acker, 1st SVP – Banking Services Manager

In an era marked by the rapid digitization of financial services, physical bank branches continue to hold a significant place in our communities for various reasons. While online

and mobile banking have made financial transactions more convenient and accessible, physical branches continue to offer a tangible connection to customers by providing personalized assistance in a secure and trustworthy environment.

Our brick-and-mortar establishments serve as vital hubs for personal customer service, financial advice, and community engagement.

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They offer a space where often forgotten face-to-face interactions with knowledgeable bank staff can assist with banking products and services, discuss financial situations, and seek general guidance for unique banking situations that may arise.

Although our digital capabilities rival the larger banks' and can often assist customers with all their banking needs, our physical bank branches do much more beyond basic banking transactions. Our branches serve as community anchors supporting local economies and creating meaningful local connections with customers (and future customers!) through multiple community initiatives. While our digital channels offer much needed and appreciated convenience, our physical branches offer much needed and appreciated personalized service by building and maintaining lasting relationships with customers.

We welcome you to visit any of our physical branches located near you. In Tallahassee, Florida, our branch is located in the heart of downtown just blocks from the Capitol Building. In Georgia where our headquarters is located, we have three branches for your banking needs. In the North Atlanta suburb of Johns Creek, we are conveniently off of Medlock Bridge Road, located just south of Technology Park. In Carrollton we have a unique setup with a small but mighty banking branch just across the street from the courthouse with a separate financial services office on College Street. Lastly, established in 2004 and just a few miles north of Carrollton in the quaint town of Bremen is our flagship branch, which is also connected to our main office headquarters.

If you are "all in" digitally with us whether from our internet banking website or through our mobile banking app (see article in this newsletter for more details on our app), we remind our customers that our physical branches are staffed and ready to assist in any way needed. Please do not hesitate to call or stop by and see us!

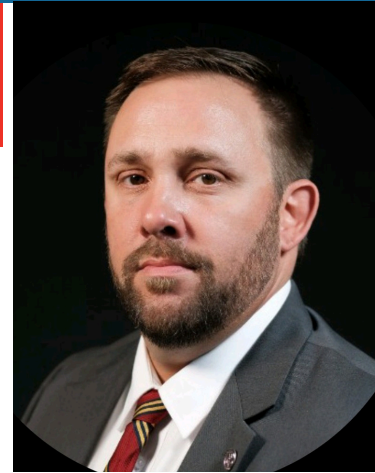
**Chris Acker**

**1st SVP – Banking Services Manager**



## Employee Profile: Travas Platz

1st VP – Johns Creek Market Executive



When Travas Platz joined American Commerce Bank last year as our Johns Creek Market Executive, he brought with him a wealth of lending experience. With over a decade of commercial lending experience alone, Travas is your North Atlanta expert in finding solutions to complex financing challenges. His focus is on building quality and value-driven relationships with local professionals, business owners, community leaders and executives to build a stronger local economy.

Travas works with a wide variety of customers, including (but not limited to) non-profit organizations to S-corporations, LLCs and churches. In addition, he helps to finance different property types, ranging from owner-occupied commercial real estate, special use properties and investment/income properties. If you have questions about financing, Travas welcomes your call.

When he's not helping customers solve their financing challenges, he can be found fishing, bow hunting or enjoying live music. He's the father of two sons, ages 17 & 22, with whom he enjoys traveling, trying new restaurants and having new experiences.

When you need an experienced banker who can handle all your banking needs, call Travas Platz at 470.422.1224 or email him at [tplatz@americancommercebank.com](mailto:tplatz@americancommercebank.com).

## Employee Highlight: Matthew McClure

SVP and Bremen Market Executive

Matthew McClure, SVP and Bremen Market Executive, recently graduated with honors from the Georgia Banking School. The Georgia Banking School is a three-year specialized school run by the Georgia Bankers Association. The purpose of the school is to prepare bank managers to serve their hometowns effectively and profitably by developing a thorough understanding of banking practices, regulations and management principles. All of Team ACB congratulates Matthew (second from left in the photo below) on this accomplishment!



McClure and Honor Grads – GA Banking School

## Community Involvement

### Read Across America Day

“Read Across America Day” was March 2. In an early celebration, ACB Tallahassee team members Lena Miller and Elisa Alexander visited Our Blessings Early Learning Center on Friday, March 1, to read books to preschoolers and review basic math concepts. Reinforcing basic math concepts and reading to children will aid in teaching financial literacy principles in the future. At the end of their visit, each preschooler received a book from American Commerce Bank to add to their home library.



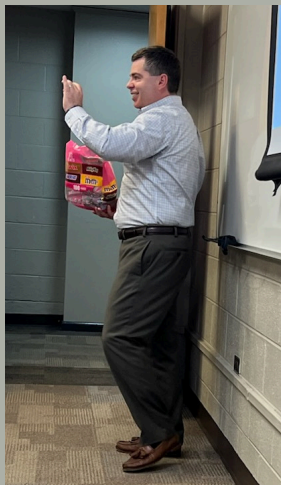
Elisa Alexander



Executive Director Timothy Jackson and friends

### Financial Literacy

Brittany Layman (VP, Branch Manager Carrollton) and Matthew McClure (SVP, Market Executive Bremen) visited Carrollton High School to talk about banking and financial literacy. The 60 students in attendance learned about what it means to be in banking, positions available in the field, assets vs. liabilities and a range of other banking highlights. Thank you to Carrollton High School for hosting us!



Matthew in Class



Brittany in Class

### Financial Education Week for Mexicans Abroad

Financial literacy is a critical component of success. We were privileged to host a financial literacy session as part of the 12th edition of the Comprehensive Financial Education Week for Mexicans Abroad. ACB's Johns Creek team of Soraya Kenney and Javier Avila shared tips on keeping your finances safe along with banking services, requirements to open a bank account and important information on savings and credit.



ACB's Soraya Kenney and Javier Avila



Mexican Association Staff and Presenters

## Tallahassee Lunch and Learn

Back to Tallahassee for their Lunch and Learn on Fraud and Identity Theft. Customers were invited to the presentation by Lena Miller, VP/Branch Manager and given important information and materials regarding elder abuse, scams, check fraud and identity theft.



## Financial Literacy for Churches

Churches need financial guidance, just like the rest of us. Travas Platz, ACB's Johns Creek Market Executive, presented to a group of local pastors. He offered tips on how to build and maintain a healthy church in today's dynamic environment. Is your church or organization looking for specialized and experienced financial guidance? Visit our website ([www.americancommercebank.com](http://www.americancommercebank.com)) or call your local office to see how we can help!



ACB's Travas Platz and Group

## Impact West Georgia

Team ACB made a trip to Impact West Georgia in Carrollton to make a donation from our Community of One Fund. Impact West Georgia is a non-profit organization on a mission to empower individuals and uplift an entire community.



(L to R): ACB's Kevin Thrash, Chris Acker, Scott Doll, Impact West Georgia's Charlene League, ACB's Hayley Lillie, Impact West Georgia's Kathy Parsons, ACB's Brittany Layman, ACB's David Tate and Impact West Georgia's Darrell Parsons.

## Career Day at Sandhill Elementary School

Jordan Griffin (Bremen Branch Manager) and Brittany Layman (Carrollton Branch Manager) teamed up to visit Sandhill Elementary School. Seven hundred students from PreK–5th grade learned age-appropriate tips about what banking is, what jobs are available in banking, what it takes to be a banker and more.



The ACB display table, staffed by Jordan Griffin (L) and Brittany Layman (R).

## Trivia Question

Send your answer to [lyoung@americancommercebank.com](mailto:lyoung@americancommercebank.com). First correct answer submitted will receive an ACB gift bag.



## Where did Wall Street get its name?

- The walnut tree in lower Manhattan where traders first congregated.
- The Wall Street Journal
- Garret D. Wall (1783–1850), US Senator from New Jersey
- The wooden wall Dutch colonists built to defend New Amsterdam.



## Product Highlight – ACB's Mobile App

Regardless of where you're headed this summer, with our digital banking app, you'll never be far from American Commerce Bank. This state-of-the-art app allows you to check your balance, make deposits, transfer money and so much more!

Take a look at some of the additional features included:

### **Bill Pay**

Did you forget to pay the mortgage before you left home? No worries...just pull out your phone, sign in to the app, click "Make Payment" and you're all set. Now you can put that out of your mind and enjoy your vacation!

### **Card Management**

Now you can see all your credit cards in one place. No need to visit different websites to check your balances...it's all right here on the app. PLUS, when you're going to be traveling, you can add a travel notice right from the app so there's no confusion or delay when you find that perfect vacation souvenir to purchase and bring home. And should you have an issue with a card being stolen, you can lock that card, right from your phone.

### **Credit Score**

We all know it's important to have good credit and with our app, you can check your credit score right from your phone. In addition to your score, you can review your credit accounts and understand your score by reviewing the items that impact it. Credit alerts will appear here, too, allowing you to quickly take action should you have questions or concerns.

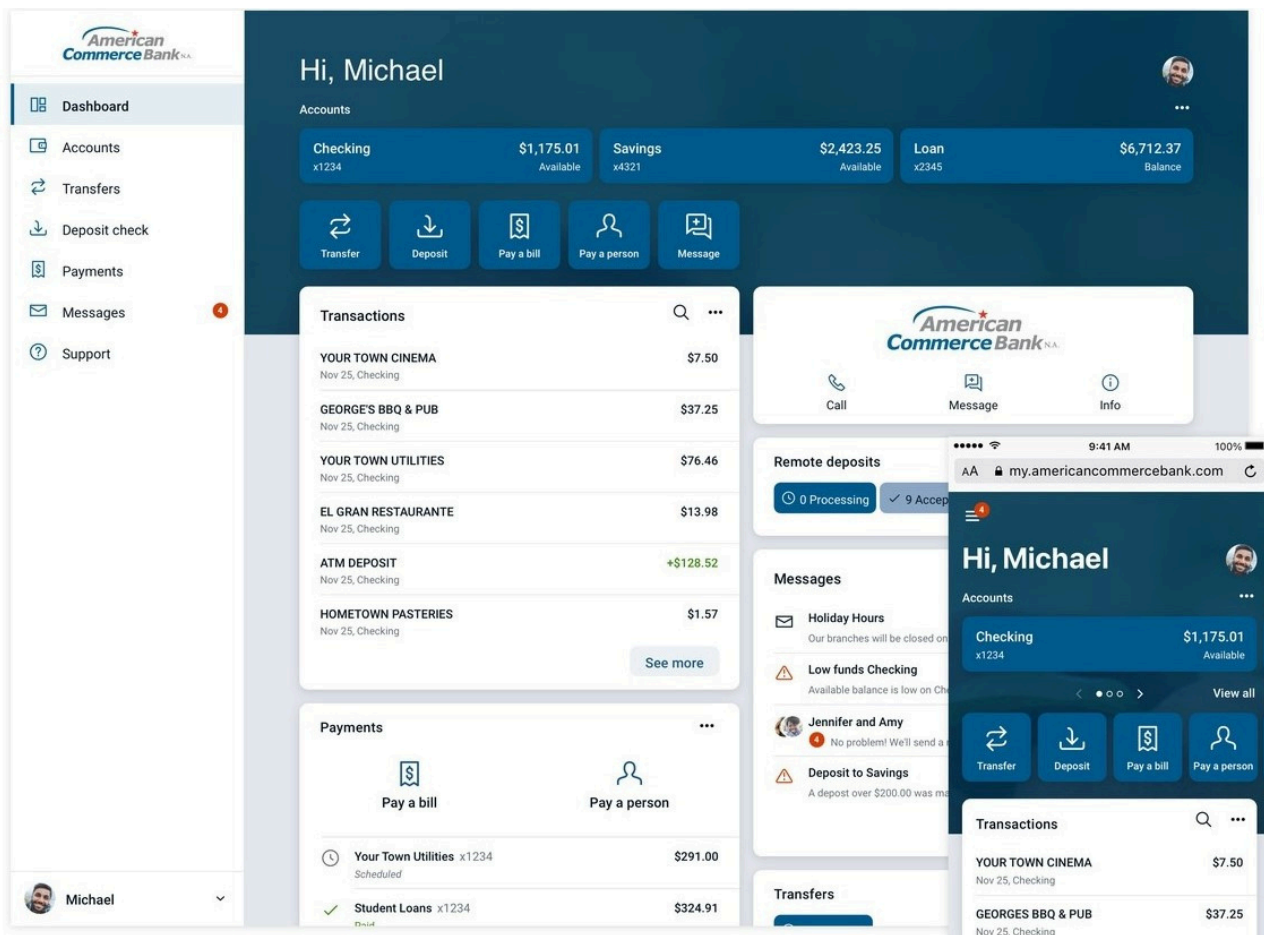
### **Protect Your Identity**

Enter your important information into the "Identity Protect" section and the app will scan your details to alert you of any suspicious behavior or actions.

## Build a Budget

Are you saving for a new car, new home or the vacation of a lifetime? Look no further than our app to access ACBudgetBuilder. With ACBudgetBuilder, you can enter your savings goals and track your progress, right from your phone.

Our digital app, is just one more way we keep your banking needs and convenience at the center of what we do. If you haven't already done so, we invite you to download the app from the App Store or Google Play. If you have questions or need assistance, contact your local American Commerce Bank office.



## Travel Scams and How to Avoid Them

We're in the height of summer travel season, which means scammers across the world are just waiting for us to arrive. And when we do arrive, they have all sorts of plans and schemes to separate us from our money and, very possibly, ruin our vacation. The good news is, with some easy precautions, we can take steps to foil their plans. Read on for some of the most common vacation scams and how to avoid them.

### **The Clumsy but Apologetic Local**

You're walking along, admiring your beautiful surroundings when suddenly someone bumps into you and spills their drink on you. While apologizing profusely, they begin to help you clean up the spill. Now they've got their hands all over you and while you're flustered, they happen to find the pocket where you keep your wallet or cash. Next thing you know, they're gone and so are your valuables. If someone spills something on you, do not let them "help" you clean up. Move away from them quickly and find someplace else to clean up the spill.

### **"Free" Items**

When visiting a major city, you may come across a vendor who offers you a sprig of rosemary or tries to put a friendship bracelet on you. Once you take it, the vendor then demands payment for the item...sometimes quite loudly, making a very public scene. They're hoping you'll be embarrassed and pay for the item. OR, their accomplice may take your valuables while you're distracted. NEVER allow anyone to put a bracelet (or necklace) on you nor should you ever take anything from a passerby or vendor. If you're approached by someone offering something free, simply keep walking.



## ★ **I Think You Dropped This!**

Another “helpful” stranger comes up to you with a ring (or some other piece of jewelry), says they think you may have dropped it. As they examine it further, they notice that it’s quite “valuable” and offer to sell it to you at a bargain price, telling you it can be sold later for a much higher price that reflects its “true” value. This is NOT the win-win offer it appears to be. When you take the jewelry to be appraised later, you will find that it’s worthless. Again, if you’re approached by anyone offering you any bargains, just keep walking.

## ★ **Cash is King**

You may decide that paying with cash is the way to go to avoid your credit cards being compromised, but here again, you need to be careful. Before you leave home, be sure to familiarize yourself with the local currency in your destination. When you’re dealing with a new currency, it’s very easy to become confused with the various denominations and equally easy for an unscrupulous merchant to take advantage of that confusion. If you need to change a large bill, ask at your hotel if they can give you change. It’s safer than using a large bill for a small purchase. Be sure to count your change before you leave the counter and don’t allow the merchant to distract you with conversation.

## **Taxi Tricks**

Taxis are a convenient way to get around a new city but they're also filled with potential rip-offs. Before getting into a cab, be sure the meter is working. Do not accept a ride with a driver who tells you his meter is broken. Ask at your hotel what you should expect to pay for a ride to your destination and be sure the driver turns on the meter as soon as you get in so you can't be overcharged. Speaking of destinations, be wary if your driver tries to tell you that your hotel or restaurant is closed and offers to take you somewhere else instead. They may make a hefty commission for taking you to the alternative restaurant or you may end up in a part of town that is not safe. Always insist on going to your original destination. You can also help yourself by using your smartphone to pull up the directions to your destination. This will help ensure you keep your trip on track and don't end up somewhere you really don't want to be.

With so many scams out there, it sometimes seems like the best thing to do is just stay home. Don't do that! There are many fun, beautiful and inspiring places to visit. Simply take along a good dose of common sense and some extra caution and you could be in for the trip of a lifetime! These are just a few of the most common scams out there. For more information, simply search for "Tourist Scams."



**Call or visit your local office today!**

**Bremen, GA**

770-537-2265

400 US Hwy 27 Bypass  
Bremen, GA 30110

**Carrollton, GA**

678-390-7000

314 Newnan St  
Carrollton, GA 30117  
Across From the Courthouse

**Johns Creek, GA**

470-422-1200

10690 Medlock Bridge  
Road  
Johns Creek, GA 30097

**Tallahassee, FL**

850-681-7761

536 N. Monroe Street  
Tallahassee, FL  
32301