

# BANK NOTES



## A Message from ACB's Assistant Chief Operating Officer



Scott Doll, ACOO

When we think about the approach of Springtime, we think about the emergence from the cold, and the darkness and isolation of Winter, and we begin to revel in the sunlight of the longer days, the budding of trees, and the appearance of daffodils in our gardens and along the roadways.

We also tend to leave our isolation and reconnect with our family, friends, and community, and all those things that add color to our lives. When we think about banking, terms such as safety and soundness, profitability, loans, deposits, and regulation come to mind, with success measured only by numbers on a page colored in black or red ink. This bleak description sounds like a version of "winter" doesn't it? However, what adds color, vibrancy, and life to banking are our customers and our engagement with the communities we serve. We are honored to play a role in your lives as a trusted confidant, a source of financial security, and the opportunity to watch you raise your family or grow your business beyond what you thought possible, and to be there when you need us most.

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Likewise, as a community bank, we value the opportunity to engage in those civic and nonprofit organizations committed to making our community grow and prosper, and to help care for those in need. We do this through our active involvement, serving in local civic and nonprofit leadership roles, providing financial literacy education to all ages, investing in economic development initiatives, and providing donations and grants to nonprofits through our internal Community of One Fund, helping these important organizations deliver on their mission in the community. It is only through this involvement that we can truly understand the needs of the communities we serve.

As your community bankers, we are also your neighbors and friends, waiting in carpool, coaching youth sports, and volunteering alongside you. So when we think of banking, sure, we must pay close attention to those black and red numbers on the page, but our work is so much more vibrant and fulfilling when serving our customers and working alongside you to help our community thrive. Thank you for your trust, the opportunity to be a part of your lives, and the growth and success of your businesses.

Bring on Spring!

**Scott Doll, Assistant Chief Operating Officer**

## Employee Profile: Chris Acker

1st SVP – Banking Services Manager

When you come into an American Commerce Bank office, you'll be greeted by dedicated bankers who are committed to making your experience the best it can be. The gentleman who oversees all these activities, both in branch as well as online, is Chris Acker, our 1st SVP and Banking Services Manager. In addition to managing the in-branch and online customer experience, Chris manages the user experience for our front-line bank personnel in all branches.



Chris has been in community banking for 27 years, with 9 of those at ACB. He joined ACB shortly after the 2015 rebrand and just before the acquisition of ProBank in Tallahassee. Prior to coming to American Commerce, Chris was involved in the successful building and launching of two other community banks in the West Georgia area.

A lifelong resident of West Georgia, he attended Lithia Springs High School where he met his wife of 22 years. They are the parents of two sons, one who owns his own mobile heavy equipment repair business and the other a GA Tech Yellow Jacket majoring in Math and Computer Science. Chris holds a Master's Degree from Mercer University (his undergraduate alma mater). He is also an honors graduate of the GBA Banking School.

When not at the bank, Chris can be found out in the West Georgia community, serving on the local Chamber of Commerce board and other non-profit organizations. In his leisure time, he and his wife enjoy visiting theme parks such as Disney World and Dollywood, collecting silver bullion and retro video games, and attending rock concerts. While he’s well known in our community, Chris was almost a TV star, too! He auditioned for the show “Guinness Book of World Records” where he was going to attempt to break the record for “Most Baked Beans Eaten with a Toothpick in One Minute.” Alas, at the last minute, the record attempt was changed to pickled eggs and he decided to pass.

**Thank you for all you do, Chris!**

## Community Involvement

### Alpharetta Rotary Club Polar Bear Plunge

Every year, the Alpharetta Rotary Club hosts a Polar Bear Plunge to raise money for local charities. This year, ACB’s Scott Doll and Richard Rotondo were there to help raise over \$155,000. Scott jumped for Lionheart WORKS, one of the many local non-profits supported by ACB. Thanks to the dedication of Scott and the Lionheart team, they raised almost \$15,000 for the charity that helps young adults with autism and other neurodevelopmental differences prepare for the workforce. For more information, visit their website at [Lionheart WORKS | Working to Prepare For a Future.](http://LionheartWORKS.com)



Scott (R) took the plunge. Richard (L) offered moral support.



Scott with some of the Lionheart team, Tamara Spafford, Executive Director, and Victoria McBride, head of Therapeutic Services.

## University of West Georgia (UWG) Pickleball Tournament



Sharing the spotlight with the UWG Wolves.

American Commerce Bank was proud to sponsor this year's UWG Pickleball Tournament. Over 100 players participated in the tournament with proceeds going to the UWG tennis programs.

Funds raised will help with scholarships, gear and other team expenses. Our team was there to cheer on the players and provide them with ACB gift bags.



ACB's Christine Swanson, Tammy Stillwell and Billie Jo Brock were there to greet the players.

## Chamber Galas



Supporting the businesses in our communities is a key commitment for everyone at ACB. We were proud to support two chambers recently, the Douglas County Chamber and the Cobb County Chamber

## Product Highlight

Need Financing? Look No Further than ACB's Full Suite of Loan Products.

When you're ready to grow your business or expand your facilities, you'll find a wide variety of loan products available. But which is the right one for your situation? Look no further than American Commerce Bank for answers to all your questions.

### Commercial Lending

Providing the capital to help you reach your business goals is one of the overarching missions of American Commerce Bank. We provide financing for a wide variety of businesses and needs. Among our specialties are: Equipment & Machinery, Acquisition and Start Up, Manufactured Home Communities, Manufacturing Companies, Pharmacies, Hotels, Convenience Stores, Religious Organizations, Storage Facilities and Apartment Complexes plus many others.

Our financing options can come in the form of the SBA loans mentioned below OR working capital lines of credit, construction loans, and long-term fixed-rate financing. When you work with ACB, you'll be working with an experienced lender who will get to know you and your business to help you determine the appropriate financing to achieve your goals.

In addition, American Commerce Bank offers a wide range of deposit products including remote deposit capture, sweep accounts, and a full complement of Treasury Management Services. We are your one-stop shop for all your business (and personal!) banking needs.



## SBA Lending

For small business owners who may not be eligible for business loans through normal lending channels, the Small Business Administration offers several types of loans. This is a flexible business loan program with financing available for a variety of general business purposes. An SBA 7(a) loan can be used for most sound business purposes such as working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation, and new construction) among others. Loan maturity is up to 10 years for working capital and up to 25 years for fixed assets.



The Certified Development Company (CDC) loan program, more commonly known as a 504 loan, provides long-term, fixed-rate financing to acquire real estate, machinery or equipment for expansion or modernization. There are other specific details to this loan that can best be explained by contacting an ACB lender. The SBA Express Loan program is a division of the 7(a) program mentioned above, providing loans up to \$350,000 for term loans as well as Lines of Credit. The terms and use of proceeds are the same as the standard 7(a) loans. Because of the lower loan amount, the SBA offers a streamlined application process and a faster turnaround time.



### Trivia Question

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



**How long does it take  
to become a money  
engraver?**

# It's Tax Season – Don't Get Scammed!

It seems every season brings with it a new "opportunity" for taking advantage of people and tax season is no exception. As Tax Day approaches, we want you to be aware of some of the scams out there.

## ★ Phone Calls from "IRS Agents"

Should you receive a call from someone claiming to be with the IRS, do NOT share any information with them. No one from the IRS will ever threaten you with arrest or other immediate criminal action nor will they ever demand immediate cash payment for "back taxes." If you receive one of these calls, ask for their name, title, and phone number but DO NOT RETURN THE CALL! Instead, report the incident to the police. If you DO owe back taxes and you're concerned that it might actually be an IRS agent, still do not share any information. In this case, go to the IRS website ([www.irs.gov](http://www.irs.gov)), get a local phone number from their site, and initiate the call yourself.



## ★ Phishing Emails

Email is another way the scammers can try to get access to your personal information. You may get an email claiming to be from the IRS with news that you have an outstanding tax bill or are entitled to a refund you weren't expecting. They'll ask for your Social Security number as well as other personal information to process the refund or the same information along with a credit card number to clear the outstanding bill. Do NOT share any personal information with the sender. Once again, go to the IRS website, get a phone number, and call them directly. They will be able to give you any information on tax bills or refunds that are yours.



**★ Filing False Returns**

We know you've heard this before but we'll say it again...always do everything you can to protect your Social Security number. Should a scammer get their hands on this, they can file a tax return in your name and pocket your refund. In addition, it's always a good idea to file your taxes as early as possible to head off any potential trouble.

**★ Ads and/or Flyers Promising a Large Tax Refund**

During tax season, you'll often see ads or flyers promising taxpayers a large refund. While the promise of extra money may be appealing, never trust someone who wants you to sign a blank tax return or does a quick estimate of your taxes without properly completing a tax return.

**★ "Creative" Ways to Cut Your Taxes**

Scammers can be quite creative with ways to "help" you avoid taxes. Phony tax schemes include investing your money in certain tax shelters or offshore accounts, "guaranteed" to save you money on your taxes, if not eliminate them all together. While there are investments that can reduce your tax liability, they need to be fully and carefully evaluated with a financial planner and/or a CPA. It's not something that can or should be done on the spur of the moment as a last-minute way to cut your tax bill.



**Tax time is probably not anyone's favorite time of the year. Taking a few precautionary measures can help avoid making it worse than necessary.**





## 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



**Together we are a community of one.**

[www.americancommercebank.com](http://www.americancommercebank.com)

