

BANK NOTES



A Message from ACB's Chief Executive Officer



David Tate - President and Chief Executive Officer

As the hot and vibrant days of summer give way to crisp air and the colorful leaves of fall, we at American Commerce Bank want to take a moment to reflect on the season of change that is

upon us. Just as the seasons shift, so do our goals and priorities—and as your community bank, we're here to help you navigate these changes with confidence,

convenience, and the level of personal service you have come to expect. At American Commerce Bank, our commitment to you remains as steadfast as ever. We understand that with each season comes new opportunities, whether you're organizing your finances for the upcoming holidays, planning to grow

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Together we are a community of one.

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your business, or simply looking for ways to save more efficiently. Our dedicated team is here to support you every step of the way, offering personalized guidance and solutions tailored to your unique needs.

We invite you to explore the full range of services we offer to help you make the most of your banking relationship. Whether you're interested in opening a new personal or business checking account, setting up a savings account to prepare for future expenses, or optimizing your current banking setup, we're here to provide the tools and resources you need to achieve your goals.

Seasons may come and go, but our customer service remains at the heart of everything we do. We pride ourselves on being a community bank that knows its customers by name and takes the time to understand your individual needs. When you walk through our doors, you're not just another account number—you're a valued member of our community. That's why we go the extra mile to provide a banking experience that is not only secure and reliable but also warm and welcoming.

Perhaps like you, fall is a particularly exciting time of year for me, as the days of cheering—on the “boys of summer” give way to tailgates and familiar rivalries on the gridiron. Whatever your favorite season of the year, know that you can trust American Commerce Bank to be your partner in every financial season of your life. Stop by and see us or visit us online. We look forward to helping you fall into financial success this season and beyond.

Warmest regards,

David Tate
President and CEO

Employee Profile: Brittany Layman

VP Branch Manager, Carrollton



If you're a small business owner on or around the Carrollton square, chances are you've met Brittany Layman, ACB's Vice President and Branch Manager of our Carrollton office. Since joining American Commerce Bank, she's been busy getting involved in the community. Brittany started her banking career

13 years ago at BB&T as a part time teller and after a short time was recruited by Regions to start as their full time vault teller. As she worked her way up to Branch Manager, Brittany completed an Elite Leadership Program, Branch Service Leading School and was also a trainer.

Her time at ACB has been a "breath of fresh air." She is particularly appreciative of the working for the "customer" culture. Brittany says, "Community banking is very different and after being with ACB, I look forward to coming to work. My goal at ACB is to increase consumer and commercial relationships throughout the Carrollton area by actively working with the community and helping our non-customers/customers achieve their financial goals."

When she's not working, Brittany fills her time with mom and stepmom duties to two wonderful kids. She's married and likes to cook, read, travel and enjoying the company of good people.

Next time you're in Carrollton, take a minute to stop in and say hello to Brittany and our Carrollton team. We're conveniently located at 314 Newnan Street, directly across from the courthouse.

Product Highlight: Business Checking Rewards

EARN UP TO \$900

WHEN YOU OPEN A NEW CHECKING AND HIGH-YIELD SAVINGS ACCOUNT FOR YOUR BUSINESS

REWARDS CHECKING ACCOUNT

- ✓ APY*: 0.10% (< \$10,000) or 1.00% (≥ \$10,000)
- ✓ To earn reward, within 90 days of account opening:
 - Establish online banking
 - Enroll in online statements
 - Maintain a \$10,000 minimum daily balance and complete 5 qualifying transactions (debit card purchase, ACH credit, wires [credits or debits] and ACB Online Bill Pay) within 90 days of offer enrollment.
- ✓ If conditions are met within 90 days of account opening, \$300 will be deposited into your account within 15 days



REWARDS HIGH-YIELD SAVINGS ACCOUNT

- ✓ Minimum Balance to Open of \$25,000
- ✓ APY*: 0.35% (< \$25,000) or 4.18% (≥ \$25,000)
- ✓ To earn reward, within 90 days of account opening:
 - Establish online banking
 - Enroll in online statements
 - Maintain a daily balance of at least \$25,000 for the first 90 days
- ✓ If conditions are met within 90 days of account opening, \$400 will be deposited into your account within 15 days



COME IN OR CALL ONE OF OUR LOCATIONS TO EARN UP TO \$900

RECEIVE THE ADDITIONAL \$200 REWARD (FOR A TOTAL OF \$900) WHEN BOTH ACCOUNTS ARE OPENED AT THE SAME TIME AND REQUIREMENTS FOR BOTH ACCOUNTS ARE MET WITHIN 90 DAYS OF OPENING.

APY – Annual Percentage Yield is accurate as of 7/15/24. Minimum balance to open is \$10,000 for checking account, \$25,000 for High Yield Savings. Checking offer is not available to existing American Commerce Bank business checking customers. High Yield Savings offer is not available to existing American Commerce Bank business savings or money market customers. Neither offer is available to those whose accounts have been closed within 120 days or closed with a negative balance within the last 3 years. Accounts must be opened at the same time, remain open and meet minimum requirements to receive maximum rewards. Rate may change after account is opened. Fees could reduce earnings on the account. One checking account and one high yield savings account per new customer will qualify for the maximum reward. Offer expires 10/15/24.

Member FDIC



Together we are a community of one.

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Member FDIC EQUAL HOUSING LENDER

Community Activities

Your Family's Table

When a new family receives a home from Habitat for Humanity, they often struggle to furnish it. And one of the most important pieces of furniture for a family is a dinner table, where the family can come together, talk about their day, share their hopes and dreams and just have some fun. That's where Your Family's Table comes in.

By donating handmade dinner tables for these families, Your Family's Table provides a "home base" for families as they begin their new lives. ACB's Scott Doll (ACOO) and John Steele (Board of Directors) were honored to make a donation from our Community of One Fund to Tom Schulte and Your Family's Table.



Pictured: Scott Doll, Tom Schulte, John Steele

Sauls Bridge American Legion Post 13

The best part about being a community bank is serving our communities. But when you get to serve those who have served and are serving us, it's a special privilege. ACB's Tallahassee team has a long and warm relationship with the Sauls Bridge American Legion Post 13 and recently, we were honored to receive a Certificate of Appreciation from them recognizing that relationship. We thank our friends at the American Legion for their business but more importantly for their service!



Photo (L to R): ACB's Justin Wimberly, Starla Georges, Elisa Alexander, AmVets' John Folsom, ACB's Albertina Pondexter.

First Annual International Corn Festival

Sometimes, serving our communities comes with great food! Team ACB Tallahassee was proud to sponsor the First Annual International Corn Festival, in Bainbridge (at the Ritho Caribbean Spot). The festival showcased a variety of corn dishes, prepared in unique ways from different corners of the world. From savory to sweet, there was something for everyone. Plus, attendees enjoyed live music, dance performances and cultural displays.



Pictured: Ritho Jean Louis, Ritho Caribbean Spot and ACB's Lena Miller

Back to School Packs 4 Success

Tallahassee ACB supported Back to School Packs 4 Success. The team provided book bags and supplies for fifteen children as well as children’s financial literacy activity packages for the event. The donation was valued at over \$500 which earned the team the Magna Cum Laude Sponsor. Funds were from the Jeans for a Cause where employees pay \$5 to wear jeans on Fridays. “An investment in knowledge pays the best interest.”–Benjamin Franklin



Pictured: Lena Miller, Albertina Pondexter, Elisa Alexander

10AM - 2PM

Milk Me Treats, VEZ Productions & Smileworks Presents:

2ND ANNUAL

BACK TO SCHOOL

PACKS 4 SUCCESS

AUG 10TH, 2024

SPECIAL THANKS TO OUR SPONSORS:

American Commerce Bank N.A.

Location
1872 Mill St,
Tallahassee, FL
Units B1 & B4

MILK ME TREATS
Build Your Own Treats
EST. 2019

VEZ PRODUCTIONS

SmileWorks
CHILDREN'S DENTISTRY AND ORTHODONTICS

Feed the Sheep Ministries of Bremen, Inc.

For the past 23 years, Feed the Sheep has provided free Thanksgiving dinners to the sick, shut-in, homeless and anyone in need. As the cost of living continues to increase, the demand for these meals has steadily increased. ACB was honored to make a donation to this outstanding organization for their 2024 Thanksgiving dinner efforts.



Pictured: ACB's Scott Doll and David Tate, Bernice Glass of Feed the Sheep and ACB's Chris Acker

Consulting Together Community Outreach (CTCO)

ACB made a donation from our Community of One Fund to Consulting Together Community Outreach. The mission of CTCO is to provide youth outreach services that help cultivate the next generation of responsible leaders through life transformation skills. CTCO will use the funds donated to assist with their financial literacy program at PACE Center for Girls.



Haralson County Family Connection/Read Across Haralson

Read Across Haralson, sponsored by the Haralson County Family Connection, is a program designed to provide free books to children, from infants to age 18, in Haralson County. The goal is to get books into the hands of families who are unable to purchase them themselves, help instill a love of reading and improve reading scores in Haralson County schools. ACB made a donation from our Community of One Fund to help purchase the books and all materials for the accompanying activities.



Pictured: ACB’s Scott Doll, David Tate and Angelia Alred, Jennifer Dobbs, Haralson County Family Connection and ACB’s Chris Acker

Trivia Question

Send your answer to lyoung@americancommercebank.com. First correct answer submitted will receive an ACB gift bag.



Where is the southernmost ATM in the world located and what is the only currency it dispenses?

Avoiding Holiday Scams

As we wrap up the third quarter of 2024, we all start looking toward the holiday season...and so do the scammers! It is the season of giving but just be sure you don't end up giving "gifts," such as your hard-earned money or personal information, to the wrong people.

In anticipation of the holidays, we're sharing this article from the FBI website, full of ways to avoid becoming a victim of holiday scams

Tips to Avoid Holiday Scams

Whether you're the buyer or the seller, there are a number of ways you can protect yourself—and your wallet.



Practice good cybersecurity hygiene.

- Don't click any suspicious links or attachments in emails, on websites, or on social media. Phishing scams and similar crimes get you to click on links and give up personal information like your name, password, and bank account number. In some cases, you may unknowingly download malware to your device.
- Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.



Know who you're buying from or selling to.

- Check each website's URL to make sure it's legitimate and secure. A site you're buying from should have https in the web address. If it doesn't, don't enter your information on that site.
- If you're purchasing from a company for the first time, do your research and check reviews.
- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you're using an online marketplace or auction website, check their feedback rating. Be wary of buyers and sellers with mostly unfavorable feedback ratings or no ratings at all.

- Avoid sellers who act as authorized dealers or factory representatives of popular items in countries where there would be no such deals.
- Be wary of sellers who post an auction or advertisement as if they reside in the U.S. but then respond to questions by stating they are out of the country on business, family emergency or similar reasons.
- Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.



Be careful how you pay.

- Never wire money directly to a seller.
- Avoid paying for items with pre-paid gift cards. In these scams, a seller will ask you to send them a gift card number and PIN. Instead of using that gift card for your payment, the scammer will steal the funds and you'll never receive your item.
- Use a credit card when shopping online and check your statement regularly. If you see a suspicious transaction, contact your credit card company to dispute the charge.



Monitor the shipping process.

- Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.
- Be suspect of any credit card purchases where the address of the cardholder does not match the shipping address when you are selling. Always receive the cardholder's authorization before shipping any products.

AND REMEMBER: IF IT SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS!

Source: FBI.gov – How We Can Help You ([Holiday Scams – FBI](#))



Call or visit your local office today!

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Bremen, GA 30110

Carrollton, GA

678-390-7000

314 Newnan St
Carrollton, GA 30117
Across From the Courthouse

Johns Creek, GA

470-422-1200

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Johns Creek, GA 30097

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850-681-7761

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