



AMERICAN COMMERCE BANK

Products & Services



Products & Services

American Commerce Bank is a community-based financial institution offering a full complement of personal and business banking services. Beyond traditional checking and savings accounts, American Commerce Bank offers a wide-range of ancillary services designed to make your financial life easier and more efficient:

Deposit Products

- ACB @ Work
- Community of One Account
- Health Savings Accounts
- IntraFi
- Lawyer Trust Accounts (IOLTA)

Credit Products

- Business Credit Cards*
- Personal Credit Cards*

Treasury Products

- Autobooks
- Industry-Leading Online Banking
- Cash Management Services
- Payments & Services
- Municipal Banking Services*
- Merchant/Point of Sale Services*
- Positive Pay

Lending Products

- Commercial Lending*
- Equipment Leasing*
- Home Equity Lines*
- SBA Lending*

Contact us or visit our website for details.

*Requires credit approval.

www.AmericanCommerceBank.com

Member
FDIC

Bremen, GA
770.537.BANK (2265)

Carrollton, GA
678.390.7000

Johns Creek, GA
470.422.1200

Tallahassee, FL
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Deposit Services



ACB @ Work

American Commerce Bank can add value to your company's employee benefits program – *with no added cost or admin burden*. Invite your staff to take advantage of financial education and banking best practices presented by professionals with 20+ years of combined experience. Let our Community of One provide them with a personalized banking relationship—complete with perks and rewards!

Benefits for You, Perks for Your Employees

Work With A Personal Banker

The ACB @ Work Banking team will bring personalized attention to your workplace and offer products and services that may best fit their needs.

Fundamentals of Personal Finance

American Commerce Bank will offer periodic financial literacy seminars focusing on the fundamentals of personal finance and best practices for financial organization and success.

Easier Money Management with your ACB @ Work Checking Account

Online Banking	Bill Payment
Mobile Deposit	Inter Bank Transfer
Electronic Statements	Digital Wallet

Credit Card – Multiple Card Options**

More cash back. Lower rates. Rewards. No matter what you're looking for in a credit card, we've got you covered.

- Low introductory rate for the first six months.
- Competitive ongoing APR.
- 25-day interest-free grace period on all purchases. No grace period on cash advances. Earn points that you can redeem for rewards. Earn one point for each dollar spent, up to 10,000 points per month.

Other Benefits for your ACB @ Work Checking

- Up to 8 free ATM Withdrawals per month at any ATM worldwide***
- Complimentary First Order of Standard ACB Checks and one free check order (after initial check order) per year
- Free Notary Services

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Community of One Account

A customized approach to banking for 501C non-profit organizations

Community of One Non-Profit Account Holder Benefits

- Bonus Interest paid on Premium Checking (Bonus is currently .25% above ACB Premium Checking)
- All benefits of ACB Premium Checking including the flexibility and convenience of our outstanding array of Online Banking services.
- Competitive rates on Certificates of Deposit and Money Market Accounts
- Fundamentals of Personal Finance/Financial Literacy for employees and those being served by the non-profit.

PLUS

Other ACB Community of One Non-Profit Account Features

- Autobooks – accounting platform for events, fundraisers, invoice generation, etc.
- Efficient Cash Management Services
- Merchant Credit Card Services
- Competitive fees for cash deposits
- Discounted domestic wire transfer fees available with on-line origination

ACB Community of One – Supporting Your Cause

- Invitation to apply for grant funding through the American Commerce Bank "Community of One Fund"
- ACB Community of One Volunteer Corps may be available for local project support

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Health Savings Accounts

American Commerce Bank offers Health Savings Accounts. An HSA is a tax-advantaged savings plan that can pay qualified healthcare expenses. Available to customers with high-deductible healthcare plans, HSAs provide opportunity for both tax savings and long term cash accumulation. Unlike Flexible Spending Accounts (FSAs), funds contributed to an HSA can accumulate indefinitely.

Features

- HSA funds can be used to pay health insurance deductibles and qualified medical expenses, including charges not covered by a health insurance plan, such as dental or vision care.
- 2025 HSA contribution limit is \$4,300 per individual, \$8,550 per family
Individuals over the age of 55 may make a \$1,000 catch-up contribution
- Simple reporting requirements

Benefits

- Qualified Tax Savings
- Employers can contribute on behalf of employees
- Potential for long term savings accumulation
- Withdrawals can be made for non-medical purposes at age 65
- Convenient debit card available

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IntraFi

offered thru IntraFi Network, LLC.

Enjoy the safety of multi-million dollar FDIC insurance through a single banking relationship.

- Peace of mind – Your funds are eligible for FDIC insurance in amounts well into the millions, all backed by the full faith and credit of the U.S. government.
- Earn interest – Put your cash balances to work in demand deposit accounts, money market deposit accounts or CDs.
- Liquidity – Enjoy access to funds placed through the IntraFi Network deposits into demand deposit accounts and money market accounts. With CD placements,
- select from multiple term options to meet your liquidity needs.
- Save time – Work directly with us – the bank you know and trust – to access multimillion-dollar FDIC insurance. Forego the need to use repo sweeps, to track collateral on an ongoing basis or to manually consolidate statements and disbursements from multiple banks.

★ **Work directly with us – a bank you already know and trust**

★ **Receive one statement for each product you select**

★ **Access key details about your account online, 24/7/365**

★ **Know that your confidential information is protected**

Just two simple steps:

- ① Complete the paperwork. Sign the applicable Deposit Placement Agreement and a custodial agreement with us.
- ② Make your deposit. We will help you select the account that fits your needs (demand deposit, money market or CD). Your deposit will be divided into amounts under the standard FDIC insurance maximum of \$250,000. These amounts are then placed into deposit accounts or CDs (at a maturity term you select) at multiple FDIC-insured banks. As a result, you can access FDIC coverage from many institutions while working directly with us.



IntraFi
Network Deposits™

Formerly ICS*

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[1] Note that different tax identification numbers do not guarantee different insurable capacities. Criteria is based on triggering events as set forth in the IntraFi Deposit Placement Agreement you enter into with our bank. [2] Placement of funds through the IntraFi service is subject to the terms, conditions and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. In the IntraFi savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before IntraFi settlement for a deposit or after IntraFi settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of IntraFi satisfies those restrictions. Network Deposits and the IntraFi hexagon are service marks and IntraFi and CDARS are registered service marks of IntraFi Network, LLC.

Lawyer Trust Accounts

American Commerce Bank offers Interest on Lawyer Trust Accounts (IOLTAs) in service to law firms in the communities we serve. IOLTAs provide a method of raising funds for charitable purposes through the use of interest earned on certain lawyer trust accounts.

Lawyers who handle nominal or short-term client funds that cannot earn net interest for the client place these funds in an IOLTA, and accumulated interest is remitted to the state IOLTA program.

Features

- Competitive Rates
- Comprehensive Reporting
- Online & Mobile Banking access

Benefits

IOLTA funds are generally used to provide legal services and education in the areas of family law and landlord-tenant law. The funds are used in certain civil law cases.

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Credit Products



Business Credit Cards

American Commerce Bank helps you increase business buying power with MasterCard® and Visa® card options. Improve cash flow, track business spending, and accumulate rewards points with a low APR for balance transfers. Start a corporate card program with features that are right for you.

Features

- Competitive Rates: APR as low as Prime+10.99%
- Corporate Card Program
 - A card for each employee with controlled limits*
- Standard card with cash back or Reward Points Card
 - Your choice of reward points v. no annual fee*
- Easy-to-use online access and reporting gives you more control
 - Choose individual or summary billing - and you set the payment date*

Benefits

- Convenience
 - 25 day grace period on all purchases*
- Unsecured Borrowing
 - No collateral required*
- Flexible Reward Options
 - www.MyPreferredPoints.com*
- Track Business Spending & Manage Employee Expenses
- \$100,000 travel protection, car rental insurance, extended warranty and more!

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Personal Credit Cards

American Commerce Bank helps you achieve your financial goals with MasterCard® and Visa® card options. Accumulate reward points, get a low APR for balance transfers, or even start building your credit score by choosing the card that's **right for you**.

Features

- Low introductory rate for the first six months
- Competitive ongoing APR
- Simple credit application
EZ Application for Online Banking Customers

Benefits

- 24-hour toll-free live customer assistance
- Online account information available 24/7
- Rental car collision damage waiver protection and a host of great Mastercard® benefits.
- APR for purchases and cash advances is the same
- Convenience
25 day grace period on all purchases
- Rewards Program
www.MyPreferredPoints.com
- Extended Warranty Coverage
Travel Accident Insurance, Rental Car Protection, and much more
- Purchasing power for whatever you need, whenever you need it

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Treasury Products



Autobooks

Upgrade your small business banking and manage your finances directly with ACB through Autobooks.

Autobooks is an accounting and bookkeeping solution that enables users to accept and manage online payments, send professional online invoices, and automate bookkeeping tasks. Whether you're invoicing businesses or consumers, Autobooks can help you stay organized, consistent, and professional.

You can access Autobooks features online or through ACB's mobile banking app. Eliminate the need for multiple apps or tedious spreadsheets while getting paid and managing your finances in one place!

With Autobooks you can:

Accept payments directly into your bank account – Never wait for a check in the mail again. With the new invoicing and payment features, you can get paid directly into your bank account in two business days. You can accept all major credit cards for one low transaction fee.

Accept a payment from anywhere, any time of day – Accepting credit cards shouldn't be a hassle. With the "Accept a Payment" feature, there's no third-party tool required like PayPal or Square. Asking for payments is as easy as sending a link. Your customers can pay from their computer or phone any time of day or night.

Invoice and receive money, all in one place – Instead of drafting invoices in Word and attaching them to emails, you can create and send invoices from inside the banking app. PLUS, the "Send an Invoice" feature automatically tracks who's paid vs. who hasn't, so you'll always know who owes you money.

No monthly fees. Save money – low processing rates for every credit card transaction. Bank transfer (ACH) rates are even lower. Just three simple steps are required to start using Autobooks: 1. Login to online banking and click "Send an Invoice" or "Accept a Payment" on your dashboard. 2. Fill out the enrollment forms. 3. Complete the tutorial to ask for your first payment.

It's easy – and it makes doing business easier.

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Industry Leading Online Banking

American Commerce Bank now offers a new digital banking experience. Our online banking app is a simple, elegant, and secure platform for your Internet and mobile banking needs.

American Commerce Bank is committed to being as mobile as our customers. Our Online Banking offers customers the convenience of banking *anytime*, from *anywhere*. Login is quick and easy with either a password or facial recognition. Personal information is protected by 2 Factor Authentication (2FA), available through voice/text message or an authenticator app.

ACB also offers a mobile app for Apple and Android devices. Logging in from your mobile device is as easy as logging in from your computer. Again, you can add 2FA as an enhanced security feature.

Once you've downloaded and set up the app, you can monitor all of your banking information in one place. Check balances, make deposits, transfer funds or pay bills, right from your mobile device!

**Wherever you go,
American Commerce is banking with you!**



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Cash Management Services

American Commerce Bank offers a range of operating services to help manage your business. We have online banking, bill pay, business debit cards, and remote & mobile deposit capabilities. Our services provide secure and reliable access to your cash, enabling account transfer, bank-to-bank transfers, and payments across multiple platforms.

Features & Benefits

- Remote Deposit
Deposit checks from your office, posted the next business day
- Online Banking and Bill Pay
Complete banking services on your laptop or PC. 24 x 7 access
- Online Payment Portal
Branded and Customizable web payment portal
- Mobile Banking
Online banking, account transfer, and mobile check deposit
- Cash Management BASIC and Cash Management PLUS
*Originate ACH credits and debits with secure sign-on
PLUS includes domestic wire initiation*
- Merchant Services
Card transactions with timely settlement and availability
- Business Credit and Debit Cards*
- Wire Transfer Services
- Night Deposit Box
Night drop deposits processed the following business day

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Payment Services

American Commerce Bank offers a variety of payment processing services options to accommodate businesses and consumers. We can help guide you to the solution that best matches your financial needs.

Products

- Remote Deposit Capture
*Make deposits without leaving the convenience of your office.
Save time, money, and have better access to your funds.*
- Mobile Deposit
Offers a convenient, secure way to deposit individual checks by using our mobile deposit app
- Wire Transfer
*Immediate funds transfer for same-day settlement
Available through online banking*
- ACH and Same-Day ACH
Use our ACH service to pay employees or collect from customers quickly and securely. Better than writing checks – and we have those, too!
- Online/Mobile Payment Services
We offer several ways to pay bills, pay people, and move money between financial institutions.
- Merchant Services
We offer several options for business to accept credit and debit cards.
- SmartPay Express
Businesses, churches, and charitable organizations can accept a variety of payments online using our portal solution.

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Municipal Banking Services

American Commerce Bank offers banking solutions to help local government stay organized and efficient. Whether you're looking to finance a project, acquire physical assets or equipment, manage funds more efficiently or get better value for your deposits, we offer personal attention across a wide range of products and services.

Features

- Collateral-supported checking accounts
Interest and non-interest bearing
- Collateral-supported money market account
- Collateral-supported CDs
- Online and mobile banking
- Cash management & treasury services
- Asset & Equipment Acquisition Financing or leasing through one of our leasing partners

Benefits

- Comprehensive reporting & easy access to balance information
- State-of-the-art treasury software and hardware
- Great rates on your interest-bearing balances
- Excellent customer service with local community partners

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Point of Sale Services

American Commerce Bank offers comprehensive merchant solutions. Whether you're just starting out and need a Point of Sale account and a card reader, or a fast and need cash management tools to support your growth, we can help.

Features

- Terminals, Readers, and Point of Sale systems for any size business
- Mobile and Online Payments
- Promotional Marketing Solutions
- Account Integration for Quick Settlement
- Accept All Card Types:
VISA, MasterCard, Discover, AmEx, Diners Club, JCB, Union Pay, PIN Debit, Fleet and Foreign Cards

Benefits

- Increase Sales
- Better Money Management
- Avoid Bad Checks
- Customer Convenience
- Electronic Check Conversion
- Gift and Loyalty Cards

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Positive Pay

American Commerce Bank offers the *Positive Pay* check clearing service. Positive Pay is an automated fraud detection tool. This service matches the check number and dollar amount of each check presented on your account against checks previously authorized and issued by your business.

Features

- Matches checks presented against customer records
- Customer is alerted to exceptions
- A review deadline is established, after which all presented items are paid

Benefits

- Provides banking customers with a tool for secure check payment
- Customer can view exceptions and make pay/return decisions on multiple devices
- Reduces risk of financial loss
- Provides greater confidence and control over business finances

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Lending Products



Commercial Lending

To grow your business, great ideas need funding. Commercial & Industrial loans* are a great way to fund that expansion. C&I loans are typically short term and supported by appropriate collateral.

Features

- Loans tied to the Prime rate or US Treasury Indexes
- Flexibility
 - Utilize for working capital, or capital financing*
- Customized terms and availability
 - ACB can structure terms to fit your needs*
- Standardized reporting requirements
 - Periodic reporting to validate collateral position*
- Line of Credit options available
 - Get access to cash when you need it*

Benefits

- Faster source than equity or mortgage financing
- Leverage business assets as a source of funding
- Enhance and supplement operating cash

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Equipment Leasing

American Commerce Bank provides equipment leasing solutions. Leasing provides a practical way to utilize the newest and most productive equipment while conserving cash – and not tying up important collateral lines.

Features

- Customized terms
Business owner can utilize equipment for as long as necessary
- Cancellation options
Lease agreements can include cancellation options in the event equipment needs change
- Fast approval time
Lease applications can offer faster approval compared to a loan

Benefits

- Potential tax benefits
Depending on the lessee's specific tax situation, some leasing structures can significantly lower the total cost of equipment
- Convenience & Flexibility
In instances where a business only needs equipment for a limited time, a lease arrangement may be preferred. When equipment needs are volatile, leasing can be a preferable business solution.

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Home Equity Lines

American Commerce Bank makes it easy to apply for a Home Equity Line Of Credit (HELOC) to help you accomplish the important things in life. Our low fees and flexible repayment options can help make your dreams a reality. Whether you're looking for flexibility to fund a large expense, seeking low cost options to access the equity in your home, or to lock in a fixed term and payment, **we have options for you.**

Features

Convenient access to equity in your home

Put a credit line in place for your borrowing needs

Competitive Rates

Lowest cost for personal financing

Quick Approval Time

Loan closing at your local branch

Benefits

- Interest may be tax deductible
- Easy Home Improvement Financing or Debt Consolidation
- Extended Terms and Flexible Payment Options

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SBA Lending

An SBA 7(a) loan* from American Commerce Bank helps a business maximize working capital with flexible financing, longer loan terms and lower down payments. The SBA 7(a) Loan Program supports the following:

Use of Funds

- Real estate purchase with as little as 10% of total project cost
- Construction, refinance, or improvements
- Business acquisition
- Starting a new business (including franchises)
- Equipment acquisition
- Permanent working capital
- Expansion financing or debt consolidation

Interest Rates and SBA Fee

- Variable rates tied to Prime
- The SBA guarantee fee is based on loan amount and can be financed in most circumstances

Benefits

- Fully amortized (no renewals or balloon payments)
- Real estate: as low as 10% down, term to 25 years
- Business acquisition: as low as 20% down, term to 10 years
- Equipment acquisition: term to 10 years
- Permanent working capital: term to 10 years

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Bremen, GA

770.537.BANK (2265)
400 US Highway 27 Bypass
Bremen, GA 30110

Carrollton, GA

678.390.7000
314 Newnan Street
Carrollton, GA 30117

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

