

Fall 2025

NEWS from AMERICAN TRUST & SAVINGS BANK



DID YOU KNOW?

Loans Designed to Fit Your Needs

Loaning money is one of the most important things we do, and we strive to make the borrowing experience pleasant for our customers.

AUTOMOBILE LOANS

You'll find we offer competitive rates on financing for the purchase of new and used cars, light trucks, vans, and recreational vehicles. Our loans can be set up for monthly payment terms to fit your budget.

Simply call us first or stop by the bank to arrange your pre-approved vehicle credit. Then you can confidently shop for a vehicle knowing you can finance your purchase.

PERSONAL LOANS

If you're needing extra money to pay for a home improvement project, college education, boat, recreational vehicle, home computer or other personal needs, we invite you to fill out a loan application. It's quick and easy. Our goal is to provide you with an economical loan that best suits your needs.

Remember your 2025 IRA Contribution



Individual retirement accounts, or IRAs, are personal savings plans that offer tax advantages as you save for retirement. The amounts in these accounts generally are not taxed until you take a distribution starting as early as age 59½ but not later than age 72.

For 2025, you generally can contribute up to \$7,000 to a traditional IRA. This limit can be split between a traditional and a Roth IRA but the combined limit is \$7,000. If you are 50 years of age or older before the end of 2025, the maximum contribution that can be made to a traditional or Roth IRA is \$8,000.

An IRA at American Trust is a safe and secure way to save for retirement while reducing your tax bill at the same time. If you're changing jobs or about to retire, rolling over your retirement account to a secure investment is also very important.

American Trust also offers SEP accounts. A SEP (simplified employee pension) plan provides employers with a simplified method to make contributions toward their employees' retirement and, if self-employed, their own retirement.

IRA Savings 3.04% APY*

* Annual Percentage Yield (APY) is accurate as of September 22, 2025. Requires a minimum deposit of \$100. Rates may change after account opening.



Supporting Vets for Generations

It was December 1945, and servicemen were returning home after the end of World War II. In the December 6, 1945, edition of *The Lowden News*, American Trust & Savings Bank welcomed back soldiers who were “anxious to get back into the old ways again.” The bank offered to help with banking service, counsel, and cooperation. Supporting veterans has been a part of the bank’s culture for a long time!



Banking Service

FOR RETURNED VETERANS

We are welcoming back these days many returning servicemen, old friends and former customers of this bank.

Many of them are anxious to get back into the old ways again. Some are making new plans for the future. They all need banking service, counsel, cooperation. We are glad to place our time and facilities at their command.

If YOU have financial problems which we might help you to solve, we extend a cordial invitation to you to come in for a confidential talk.

The American Trust & Savings Bank



Mobile Banking, Online Banking, and Bill Pay are the Convenient Way to Bank

American Trust & Savings Bank offers the latest digital banking technology for the convenience of our consumer and business customers. Mobile Banking, Online Banking, and Bill Pay provide 24/7 access to your funds and other bank-related services.

Whether you choose to bank using your smartphone, laptop, or desktop computer, you’ll be amazed at the array of features and functions available.

Digital banking is also great for businesses of any size. An important aspect of operating any business is the way you choose to manage your money. In an age where the Internet is available at our fingertips – and from multiple devices – Online Banking is a great option for businesses of all types and sizes.

Enroll now to see how easy it is to transfer funds, check account balances, set up account alerts, or pay bills – all at your fingertips. Visit <https://atsb-lowden.com/online-banking/> for more details.

Don’t forget e-Statements

An e-Statement is an electronic version of your checking/savings account statement. You will receive an e-mail at the close of each statement cycle to let you know your statement is available.

To sign up, you can send us an e-mail (info@atsb-lowden.com), call us at 563-941-5391, or send us a secure message through your Online Banking account (click “Secure Message”).

The social media trend that's actually bank fraud



While scrolling through social media, you might come across a video or post discussing an “opportunity” to make money using checks. The problem? That advice could get you in trouble.

The supposed hack involves writing a check for more money than you have, depositing it into a different account of yours, and then withdrawing the money before the (bad) check is fully processed. What the video or post might not tell you is that could leave you on the hook for paying back all the money, kicked out of your bank, and in serious legal trouble for bank fraud.

BEFORE YOU JUMP ONBOARD A VIRAL TREND:

Do some research

Search the trend along with terms like “scam” or “fraud” to see what others are saying about it. Talk to friends and family to see what they think.

Think about the source

What do you know about the person or account that makes them trustworthy?

Compare advice from a variety of well-known sources

Don't just trust what one person or account says.

AG CORNER



Developing Good Family Business Relations

The underlying success of a business agreement depends on healthy family relationships. Probably more two-generation business arrangements fail because of poor family relations than any other reason.

Good two-generation farming relationships do not just happen. They come about because family members take the time and effort to make relationships work. Both the older parties and the younger parties must understand and tolerate each

other's faults. Often the parents tend to be conservative as they get older, while the younger party may be venturesome and willing to try new ideas. Also, disagreements over little things may cause a substantial strain on the relationship.

Work to avoid the pitfalls of trivia - don't focus on those things that generate a lot of emotion in the short-term but don't affect business success in the long-term.

One way to maintain good family relationships is to diversify your interests

and give each other space. Each party may need an outside enterprise or leisure activity that allows for getting away from the family operation. The outside activity may be an organization such as a service club, producer organization, or other outlet.

To read the full article, go to:

<https://www.extension.iastate.edu/agdm/wholefarm/pdf/c4-70.pdf>

Hofsteand, Don. "Developing Good Family Business Relations." Accessed September 22, 2025. <https://www.extension.iastate.edu/agdm/wholefarm/html/c4-70.html>

Bank Holidays

The bank will be closed for these upcoming holidays:

COLUMBUS DAY

Monday, October 13

VETERANS DAY

Tuesday, November 11

THANKSGIVING

Thursday, November 27

Friday, November 28

Close at 3 p.m.

CHRISTMAS EVE

Wednesday, December 24

Close at Noon.

CHRISTMAS

Thursday, December 25

Friday, December 26

Close at 3 p.m.

Wednesday, December 31

Close at Noon

All 2025 business must be at the bank by 12 noon when the lobby and drive-up bank will close for the day.

NEW YEAR'S

Thursday, January 1, 2026

MARTIN LUTHER KING DAY

Monday, January 19, 2026



Mark Your Calendar

TRINITY LUTHERAN CHURCH TURKEY DINNER

Sunday, November 9, 2025

Time: 11:00 AM – 12:30 PM

COOKIE DAY AT AMERICAN TRUST

Friday, November 14, 2025

During banking hours.

LOWDEN LIGHT FEST AND CRAFT & VENDOR SHOW

Saturday, December 6, 2025

FISH FRY

Visit the Lowden American Legion on these dates for the All-You-Can-Eat Fish Fry:

- Friday, October 3
- Friday, November 7
- Friday, December 5
- Friday, January 2

Serving from 5:30 to 7:30 pm. Only \$20 for adults and \$5 for children 5 to 12. Carry-outs are available.

Holiday Open House

Friday, December 12 | During banking hours

Stop in for your customer Christmas gift and enjoy holiday refreshments. It's our way of saying...

"Thanks for your business and Merry Christmas!"

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AMERICAN
TRUST & SAVINGS BANK

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MEMBER
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