

Spring 2026

NEWS from

AMERICAN TRUST & SAVINGS BANK



April is Community Banking Month

Community Banking Month is a nationwide celebration recognizing community bank efforts to create economic prosperity for Americans in urban, suburban, and rural communities nationwide.

“As a bank with deep community ties, we apply our local knowledge and financial expertise to help the citizens of Lowden and the surrounding area reach their financial goals while supporting important causes that strengthen our local economy,” Kent Stout, CEO of American Trust & Savings Bank. “We invite you to stop by our office and learn how we’re working to improve our community and service your personal banking needs—whether you’re just getting started or are well established.”

Collectively, community banks make more than 60% of small-business loans, more than 80% of agriculture loans, and contribute tax dollars that help maintain local municipalities. Community banks:

- **Are committed lenders** to families, small businesspeople, and farmers.
- **Demonstrate safety and soundness** with higher capital ratios and better loan quality than the largest institutions.
- **Offer high-touch service.** This gives consumers access to the personal service for which community banks are known.
- **Understand and embrace local small businesses.** Small business is at the heart of everything we do at American Trust.
- **Give back to their communities.** Civic service is a way of life for American Trust & Savings Bank.



National Small Business Week

MAY 3 - 9

This year National Small Business Week will be held from May 3 to 9, recognizing the critical contributions of America’s entrepreneurs and small business owners.

There are more than 36 million small businesses in the U.S., which roughly make up around 99% of all the businesses in the country. More than half of Americans either own or work for a small business and create about two out of every three new jobs in the U.S. each year. The same is true in Lowden and the surrounding area.

American Trust and Savings Bank stands alongside our outstanding entrepreneurs, small business owners, and farmers. Every day, they’re working to grow small businesses, create 21st century jobs, drive innovation, and increase America’s global competitiveness.

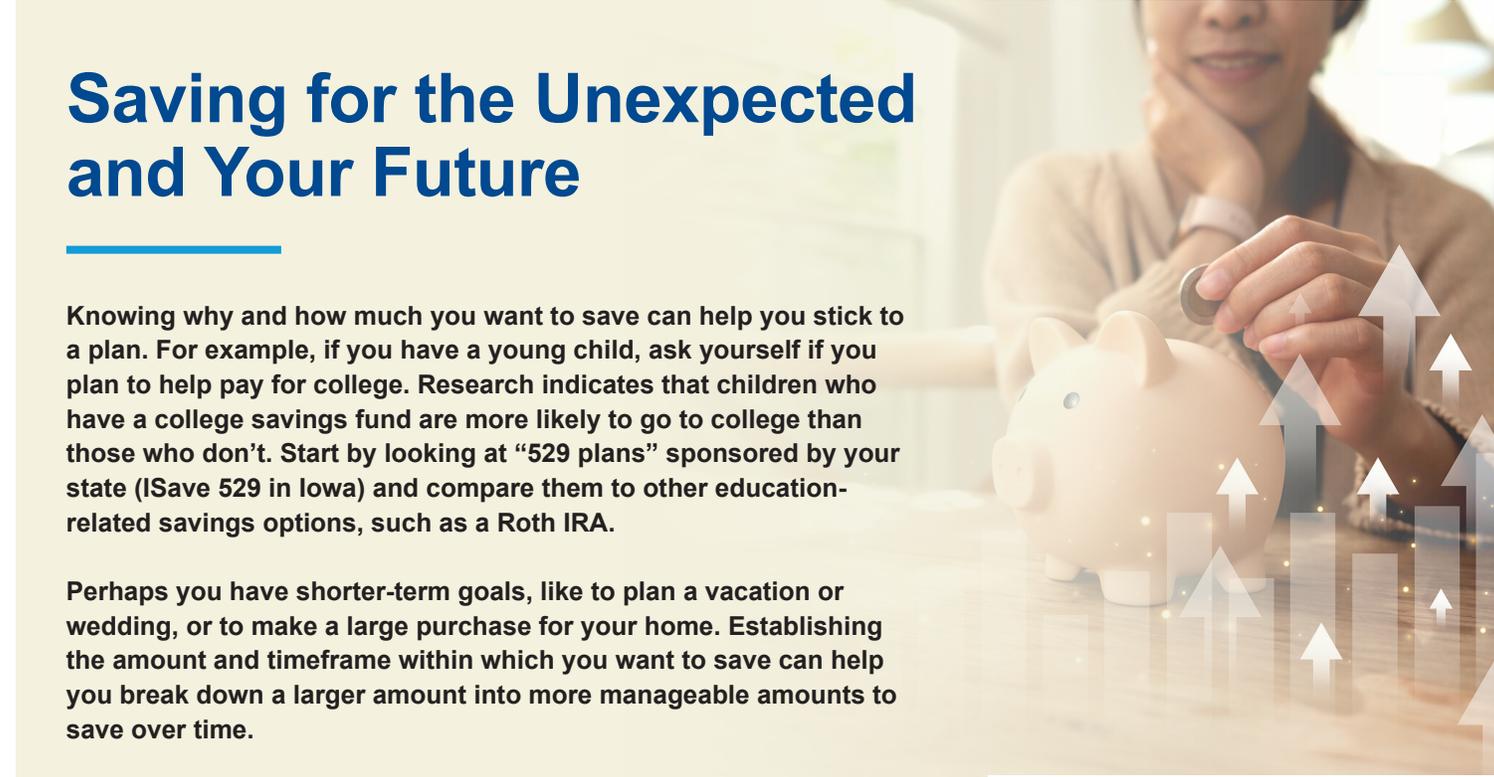
Special thanks to our area small businesses and farmers for all you do to support our local community!



Spring is Home Improvement Time

If you’re needing extra money to pay for a home improvement project, college education, boat, recreational vehicle, 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.

Saving for the Unexpected and Your Future



Knowing why and how much you want to save can help you stick to a plan. For example, if you have a young child, ask yourself if you plan to help pay for college. Research indicates that children who have a college savings fund are more likely to go to college than those who don't. Start by looking at "529 plans" sponsored by your state (ISave 529 in Iowa) and compare them to other education-related savings options, such as a Roth IRA.

Perhaps you have shorter-term goals, like to plan a vacation or wedding, or to make a large purchase for your home. Establishing the amount and timeframe within which you want to save can help you break down a larger amount into more manageable amounts to save over time.

HOW CAN I SPEND LESS?

Review how much you spent in the last few months and consider ways to cut back. Start by reviewing recurring expenses, even small ones, and determine what you might be able to cut out, downgrade, or find a better deal on elsewhere. Determine what you can change to help you reach your financial goals. For example, try to pay less in interest. If you have multiple loans or credit cards, pay off the ones with the highest interest rates first. Regularly reviewing your credit report and correcting errors can result in considerable savings on loans and insurance policies.

AM I SAVING MONEY ON A REGULAR BASIS?

Automatic transfers into savings on a set schedule can help you save money before you spend it. For example, if you are paid every other week and put \$20 into your savings account each pay period, that adds up to \$520, plus interest, to your savings each year.

DO I HAVE AN EMERGENCY SAVINGS FUND?

Financial experts generally recommend that you have at least six months of living expenses in a federally insured product, such as a savings account or a certificate of deposit (CD). The idea is to help you withstand a major reduction in income, such as from a job loss, or to pay for a major, unexpected home or car repair. To build your emergency savings fund, consider a combination of regular, automated deposits and any "windfalls" you receive, perhaps from a tax refund or a bonus at work.

WHERE SHOULD I PUT MY SAVINGS AND HOW MUCH RISK AM I WILLING TO TAKE?

A traditional FDIC-insured savings account is a great place to put money aside for savings goals, as it allows you to withdraw funds easily and earn some interest. These accounts do not come with checks and the bank may limit the number of withdrawals you can make, which helps you avoid the temptation to spend your savings before you're ready.

AM I SAVING ENOUGH FOR RETIREMENT?

For many, the answer is "no" even when they think it is "yes." Options to save include workplace retirement plans, and Individual Retirement Accounts (IRAs). As with other savings goals, it is important to understand why you are saving and how much you need to save.

"Saving for the Unexpected and Your Future." Accessed March 4, 2026. <https://www.fdic.gov/consumer-resource-center/2025-01/saving-unexpected-and-your-future>

Do I need to borrow money?

Borrowing is a tool — useful in some situations, unnecessary in others. The key is whether the tool fits the job.

When borrowing can be the right move ...

- You're making a long term investment - A home, education, or a reliable car you need for work can justify taking on debt.
- You can comfortably handle the payments - If the monthly cost fits into your budget without squeezing essentials or savings.
- The loan is cheaper than the alternative - Sometimes borrowing is smarter than draining your emergency fund or carrying high interest credit card balances.
- You're building or strengthening credit - A well managed loan can help your credit profile.

If the loan helps you grow (financially or personally) and you can repay it without strain, it's worth considering. If your budget is already tight, avoid a new payment that would create stress or force you to cut essentials.

Cybersecurity Keeps You Safe

According to the Federal Bureau of Investigation (FBI), cybercrimes are becoming increasingly common and many use sophisticated techniques. Preventing cybercrime requires consumers who are connected to the internet with a smart phone or computer to be aware and on guard. Most cyber criminals have two main goals – to steal your money and your identity. Knowing how to spot malicious cyber activities, how they work, and what you can do, are important to help protect yourself and your finances.

HERE IS HOW TO PROTECT YOUR PERSONAL AND FINANCIAL INFORMATION:

Protect yourself when connecting to a public Wi-Fi network. Public Wi-Fi networks such as those offered by restaurants, cafes, or airports; may not use strong encryption or other security features, making them vulnerable to hackers. If possible, avoid making sensitive transactions, including purchases, on public networks. Also, you may consider using a virtual private network (VPN).

Don't send payments to unknown people or organizations. Never send electronic payments to people or organizations you are not familiar with, especially if they pressure you.

Don't open email or text messages from people or organizations you don't know. If you are unsure whether an email or text you received is legitimate, try contacting the sender directly via other means, such as going to the official website or calling a customer service number on a bill or credit card. Do not click on any links, pictures, or videos in an email or text unless you are sure it is safe.

Check the website addresses. Malicious website addresses may appear almost identical to legitimate sites. Scammers often use a slight variation in spelling or logo to lure you. It is also possible for search engines to provide advertisement links to malicious websites that appear similar to the one you are looking for. Malicious links can also come from friends whose email has unknowingly been compromised, so be careful and confirm a website address is accurate before clicking on it.

Secure your personal information. Don't provide any personal information, such as your date of birth, Social Security number, account numbers, or passwords to any person who contacts you. It could be a spoofing or phishing scheme. Legitimate organizations will never contact you unexpectedly to ask for that information. If you are uncertain, contact the organization directly through their official contact information to share information if needed.

Don't share personal information in online profiles and social media accounts. Sharing personal things like birth dates, pets' names, family members' names, locations and addresses, or employment information can give cyber criminals the hints they need to guess your passwords.

Use strong and unique passphrase or password for each online account. Strong passwords are critical to online security. Unique passwords will help isolate unauthorized access to online accounts, if one were to occur. Furthermore, periodically changing your passphrase or password is a proactive practice to mitigate security breaches to your important accounts.

Set up multi-factor authentication on all accounts that allow it. This provides an additional layer of security even when your password or passphrase is compromised. It may also alert you of attempts to access your accounts without your permission. Consider passkeys when that is offered.

Keep your software programs up to date and maintain preventative software programs on all electronic devices. Install software that provides antivirus, firewall, and email filter services. Make sure your operating systems and applications are up to date. Older and unpatched versions of operating systems and software are the target of many hacks.

Put these tips to work to protect yourself from some of the most common scams because criminals perpetrating these crimes often exploit weaknesses in personal cybersecurity practices or lack of awareness.

"Protect Your Finances and Identity Online." Accessed March 4, 2026. <https://www.ftdc.gov/consumer-resource-center/2025-10/protect-your-finances-and-identity-online>

UPGRADE YOUR SECURITY

Make the Switch to e-Statements

Most people who stick with paper statements think it's the safest option. But what you may not know is that paper statements are at a higher risk for identity theft than digital ones.

Secure e-statements from American Trust & Savings Bank are designed to keep your information safer – protected by encryption, secure login, and more.



Paper statements can be lost, stolen, or intercepted.



Discarded statements can fall into the wrong hands.



There's no way to track when – or if – they arrive safely in your mailbox.

READY TO SWITCH?

American Trust is here to help you make the most of this secure, convenient option. Want to get started with e-statements? To sign up, you can send us an e-mail (info@atsb-lowden.com), call us at 563-941-5391, or send a secure message through your Online Banking account (click "Secure Message").



Mark Your Calendar

If you would like us to publish upcoming community events, be sure to contact the bank. We'll include it in our quarterly newsletter.

SPRING DINNER, ZION UNITED CHURCH OF CHRIST, LOWDEN

Sunday, April 12, 2026 | Serving 11 AM to 1 PM
Swiss steak plus all of the trimmings for a free will donation. Carryout available until Noon by calling 563- 941-7726. May call for carryout Saturday from 9 AM to 12 noon or Sunday from 8 to 10 AM.

COOKIE DAY AT AMERICAN TRUST

Friday, May 8, 2026 | During banking hours.
It's our way of saying "Thank you for your business!"

AMERICA 250

Saturday, June 27, 2026
Celebrating America's 250th birthday, most activities will be in Lowden's Memorial Park:
Parade, Food Trucks, Kids Games, Bean Bag Tournament, BBQ Cook Off, Car Show

Bank Holidays

The bank will be closed for these upcoming holidays:

Monday, May 25
Memorial Day

Friday, June 19
Juneteenth

Friday, July 3
the lobby and drive-up close at 3 PM.

AG CORNER

Iowa farmland values inch up in market readjustment

The annual Iowa State University Land Value Survey found that Iowa farmland values inch up in market readjustment. Average farmland values increased 0.7%, or \$83, to \$11,549 per acre. The nominal value of an acre of farmland this year increased over last year's nominal value, but is still about \$286 per acre lower than the 2023 peak of \$11,835.

Despite the small growth in farmland values, there were many factors putting downward pressure on farmland values this year. One of those factors is federal interest rates, which only saw modest cuts in 2025. Because we haven't seen any major reductions, the market is still feeling the weight of the rate hikes from 2022 and 2023. And since interest-rate effects take years, up to a decade, to be fully capitalized in land values, those post-COVID increases are still working their way through the system.

To read the full report, including land values by county, visit:
<https://www.extension.iastate.edu/agdm/articles/chandio/ChaDec25.html>

IRA Reminder



You can still make a contribution to an IRA for the 2025 tax year until April 15, 2026. We'll help you decide what kind of IRA makes the most sense for you.

For 2025, your total contributions to your traditional and Roth IRAs cannot be more than \$7,000, or \$8,000 if you were age 50 or older by the end of 2025.

If you're changing jobs or about to retire, we can also help you rollover your retirement account and design a savings plan that meets your retirement goals.

American Trust also offers SEP (simplified employee pension) accounts.

IRA Savings 3.02% APY*

** Annual Percentage Yield (APY) is accurate as of March 20, 2026. Requires a minimum deposit of \$100. Rates may change after account opening.*

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