

Summer 2026

NEWS

from

AMERICAN TRUST & SAVINGS BANK

DID YOU KNOW?

Online Banking and Bill Pay is the Convenient Way to Bank



If you haven't tried Online Banking and Bill Pay, they're a wonderful convenience. Online Banking provides customers with the convenience of accessing account information 24 hours a day, 7 days a week over the Internet. Simply access accounts through a login and password. Adding the Bill Pay feature makes bill payment easy and less time consuming.

Some consumers opt to pay their monthly bills with a pre-approved charge to their checking account originated by the vendor (e.g., utility, retailer, etc.). However, this doesn't provide a chance to review the bill before it's paid.

With Bill Pay from American Trust, if there's a problem of any kind, you can address it with the vendor before payment is made from your account. Then you can pay the bill on the date you choose.

For young people who are off to college this fall, Bill Pay and Mobile Banking makes your American Trust checking account REALLY handy.



Online Banking is convenient:

- Check balances and transaction history
- Transfer money
- Set alerts
- Generate an account statement

With Bill Pay you can:

- Pay bills anytime, from your PC or other Internet device
- Pay anyone you can write a check to
- Specify the payment date of your choice
- Eliminate checks and postage stamps, which saves money



Bank Donates to America 250 in Lowden

American Trust and Savings Bank was an Independence Level sponsor for the American 250 Celebration in Lowden held on June 27th. This community-wide celebration will support ongoing improvements to Lowden Memorial Park.

How to avoid a travel scam this summer



Summer is here! If you haven't made your vacation plans yet, you might be looking for a deal. While you look for bargains, scammers are looking for ways to reach you...and your money. Here are some things to know to help you avoid travel scams.

Travel scams can crop up when you're searching online for hotels or flights. Scammers sometimes use paid ads and put their number alongside a well-known company's name, or link to a website that only looks like it belongs to a hotel brand or airline. To avoid these scammers, scroll to the unpaid search results and check that you have the right website or contact info for the business you're looking for. Or better yet, type the company's website directly into the browser, if you know it.

Scammers have driving vacations covered, too, sending texts about fake "unpaid tolls" and demanding immediate payment. If you're not sure that text is real, reach out to the state's toll agency using a phone number or website you know is right — not the info from the text.

Here are some other ways to avoid travel scams:

Get all the details of a travel offer before you commit.

If the organizer can't or won't give you more specific details (other than saying "you'll stay at a 'five-star' resort"), walk away.

Do some research.

Look up the names of travel companies, hotels, rentals, and agents with the words "scam," "review," or "complaint." See what others say about them before you commit.

Look at how they ask you to pay.

Only scammers say the only way to pay is by wire transfer, gift card, payment app, or cryptocurrency. They prefer these methods because, once they've collected the money, it's almost impossible to get it back.

Source: Federal Trade Commissions. Accessed June 22, 2026. <https://consumer.ftc.gov/consumer-alerts/2026/06/how-avoid-travel-scam-summer>

Protect Yourself from Fraud with Brella



If you could stop fraud in its tracks, at the very first attempt of someone else trying to use your card, wouldn't you want to do it? Of course you would! You can do just that with the Brella® app.

Brella is a free mobile app that helps protect you from fraud by sending alerts when your card is used so you can quickly detect unauthorized activity. You choose which alerts to receive and when. Alerts include:

- Purchases exceeding thresholds you set.
- Purchases made via the internet or over the phone.
- Suspicious or high-risk purchases.

If you receive an alert, you can quickly take action to prevent fraud.

With Brella, you can also:

- Turn your debit card off or on. This is great if you misplace your card!
- Send money to virtually anyone. Check your account balance without logging in with the Quick Balance feature.
- Find nearby ATMs.
- Submit travel notices.
- Log in with just your fingerprint.

Visit your app store and search for "Brella Card Manager" to download now.



When It Makes Sense to Borrow for Personal or Business Reasons

Borrowing money from American Trust & Savings Bank can be useful when the benefits of having the money now outweigh the cost of borrowing. Whether it's a good idea depends on what you're using the money for and your ability to repay it.

Reasons to borrow for personal use

1. Cover a major expense such as home repairs, medical bills, education or training, or vehicle purchases.
2. Consolidate higher-interest debt. A personal loan may have a lower interest rate than some credit cards, potentially reducing overall borrowing costs.
3. Build credit history. Successfully managing and repaying a loan can help strengthen your credit profile.
4. Preserve savings. Instead of draining an emergency fund, some people choose to borrow and maintain cash reserves for unexpected events.
5. Invest in future earning potential such as education, certifications, or relocation for a better job may increase future income.

Reasons to borrow for business use

1. Start or expand a business when you need to purchase equipment, lease space, hire employees, or launch new products or services
2. Manage cash flow. Businesses often have expenses that occur before customer payments arrive. Financing can bridge that gap.
3. Purchase inventory. Buying inventory in larger quantities can sometimes reduce costs and increase profit margins.
4. Invest in growth opportunities like marketing campaigns, technology upgrades, or acquisitions may generate returns greater than the cost of borrowing.
5. Avoid giving up ownership. A loan allows you to raise capital without selling equity or sharing control of the business.

Borrowing is generally most beneficial when the funds are used for something that increases income, productivity, or long-term value and the expected benefit exceeds the total cost of the loan. Borrowers should have a realistic repayment plan with loan payments that fit comfortably within your budget or business cash flow.



A Simple Rule of Thumb

The strongest reasons to borrow are:

- To acquire an asset that appreciates or generates income.
- To invest in opportunities with a reasonable expectation of producing returns greater than the loan's cost.
- To solve a temporary cash-flow problem when repayment is highly likely.

Loan officers at American Trust are ready to answer any questions you may have about loans for personal or business use.

AG CORNER

Evaluating Farm Accounting Software

Iowa State University Extension and Outreach offers guidance on evaluating farm accounting software. Considerations include where you are, where you want to go, and how much time and money you are willing to spend to get there. Explore several different companies and compare price, features, and service. There are often free or reduced-cost demo versions that you can access and run for a certain period of time.

To read the full article, go to:

www.extension.iastate.edu/agdm/wholefarm/html/c6-32.html



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.

LIONS CLUB SWEET CORN SUPPER

Sunday, July 19, 2026

Enjoy best-of-the-season sweet corn and pork chops.

NORTH CEDAR COMMUNITY SCHOOL DISTRICT

For school and activity calendars, visit:

www.north-cedar.org

FISH FRY

Don't forget to support the Lowden American Legion All-You-Can-Eat Fish Fry. More information to come.

Bank Holidays

The bank will be closed on these dates:

Monday, September 7
Labor Day

Monday, October 12
Columbus Day



Keep Us Updated

If you are away from home, please let us know so we can expand your geographical profile. We would also like to have your current address and cell phone number.



Maturing CDs – call for the latest rates

If you have a maturing CD at American Trust or elsewhere, give us a call. We have a variety of CD terms, all with competitive rates.



A Look Back in Time

The June 26, 1975, edition of The Lowden News reported that the city of Lowden was officially designated as a national bicentennial community according to a letter from the American Bicentennial Administration which was presented at the Lowden bicentennial meeting at the Amvet hall Monday, June 23, 1975.

The bicentennial float built by Lowden was scheduled to appear in Monticello June 27, at Clinton Riverboat Days July 3, at Cedar Bluffs and Tipton July 4, Mediapolis centennial July 19, and at the State Fair in August.

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