

Fall 2026

NEWS from AMERICAN TRUST & SAVINGS BANK



Introducing Our New Contactless Debit Card

We heard customers asking about this technology, and now we are delivering! The new Contactless Debit Card will arrive on October 26, 2026. If your current debit card is up for renewal, your new contactless debit card will arrive in November. Your name, card number, and expiration date will now be on the back of your card. Your new card will be delivered in a plain white envelope, so please be careful not to mistake it for junk mail.

These are the features of the new contactless debit card:

Contactless Payment. Your new debit card will have the ability to use “Tap & Pay” at contactless-enabled terminals for quicker transactions.

Enhanced Security. Each contactless transaction uses a unique code which helps to prevent fraud and keeps your information safe from being stolen and/or reused. Additionally, by using contactless, your card never leaves your own hand.

New Design. The new debit card features a revised design, which includes a sleek and unique blue wave pattern. Additionally, your personal information will now appear on the backside of the card.

What to expect next:

When your current card expires and the renewal card is sent you will automatically receive the new contactless card. If you do not want to wait for your renewal card, you may contact the bank and request a replacement card, subject to the standard \$20 replacement card fee.

How to use a contactless debit card:

1. Look for the contactless payment option symbols near the merchant's payment terminal or ask the attendant.
2. Tap your card to the front of the point-of-sale device, or where it is marked with the contactless payment symbol.
3. Wait for a beep, green light, or message that indicates the transaction is complete.
4. Follow any other instructions on screen; you may be asked to enter a PIN.

Many merchants now offer contactless payment options!

- Gas stations & convenience stores
- Restaurants
- Supermarkets & department stores
- Transit vehicles (buses, taxis, Uber)
- Even concessions & vending machines!

If you're not quite ready to try “Tap & Pay” yet, you will still have the options to tap, insert chip, or swipe. We hope you are as excited to hear this news as we are to share it with you. If you have any questions about the new cards, or need any assistance with activation or use, please call American Trust at (563) 941-5391 or stop in to see us. Thank you for choosing American Trust & Savings Bank!



A Look Back in Time: Christmas 1970

The December 2, 1970, edition of The Lowden News reported that Lowden's Christmas decorations were put up the afternoon of Saturday, November 28 by local businessmen and other volunteers. The most outstanding feature of Lowden's display was the City Park. Highlights of the setting were the Christmas carolers and a shepherd and sheep display.

Nearly 200 businesses and individuals, including American Trust & Savings Bank, donated to the Lowden Christmas street decorations.



When donating, support those in need, not a scammer

It seems like every day, a major weather emergency or natural disaster happens somewhere in the world. To help people affected by disasters like hurricanes, recent flooding in Nepal and Tibet, or recent earthquakes in Venezuela, Japan, and Colombia, you might want to donate money to help. Scammers know that and hope to steal money intended for disaster relief. Here's what to know.

To take advantage of your generosity, scammers might create fake charities that seem official. They claim to help people affected by weather emergencies or natural disasters. They also might impersonate well-known charity organizations, hoping that the familiar name will draw your donation. Either way, if you donate to these fakes, your money goes to the scammer, not the people in need.

So how can you support impacted people without accidentally paying a scammer?

BEFORE YOU DONATE:

- **Do some research.** Search online for the cause you care about using terms like “hurricane relief” or “wildfire recovery.” If you get a request to donate to a cause on social media, research that, too. Don't assume it's legitimate because a friend posted it.
- **Look charities up on Charity Watch or Give.org.** See if it's an established organization, not one that showed up overnight without a real way to help those in need. Also, find out exactly how much of your donation goes directly to the people the charity says it helps.
- **Confirm the number.** If someone asks you to donate by text, check the charity's website first. Confirm you have the right number.
- **Don't donate to anyone who says you can only pay by cash, gift card, wiring money, or cryptocurrency.** Legitimate charities will accept donations in many different ways.

Source: Federal Trade Commission (<https://consumer.ftc.gov/consumer-alerts/2026/08/when-donating-support-those-need-not-scammer>)

AG CORNER

Long-term Agricultural Outlook Through 2050

The Center for Agricultural and Rural Development (CARD) at Iowa State University has released the Long-Term Agricultural Outlook 2026, a renewed effort to provide transparent, model-based projections of possible long-run developments in global agriculture, food markets, land use, livestock production, and biofuels. The 2026 edition extends projections over 25 years, from 2025 to 2050. This longer time horizon is intended to better capture gradual but consequential changes shaping agriculture, including population growth, rising incomes, technological change, evolving food demand, and land-use transitions.

For more information, visit:

<https://www.extension.iastate.edu/agdm/articles/others/CooJun26.html>

Attention Farmers: Prepay and SAVE!

Prepayment of feed, chemicals, fertilizer, seed, fuel and other farm supplies is a way to lock in price and maybe even guarantee supply.

Now is the time to take advantage of substantial cash discounts for the 2027 crop year and eliminate the worry of escalating input prices. Also, prepaying today eliminates the chance that suppliers may sell out of their most popular products.

For more information about a variety of flexible financing options, contact Kent Stout or Rich Crump at 563-941-5391.



Keep Us Updated

Make sure we have your current phone number, email address, and mailing address so we can reach you quickly if suspicious or potentially fraudulent activity occurs on your account.



DIGITAL BANKING

You May Be Missing Out

If you haven't tried Online Banking, Mobile Banking, and Bill Pay, you may be missing out on a wonderful convenience. They provide consumer and business customers with the convenience of accessing account information 24 hours a day, 7 days a week.

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 deposit checks, 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").



Mobile Wallet Coming Soon!

Also on October 26th, Mobile Wallet will be available. Mobile Wallet provides a quick and simple way to make secure purchases. Each wallet has its own unique security features and provides you with flexibility on how you choose to pay.

Enhance your shopping experience

To enroll, just find and follow the appropriate app on your smartphone, then take it for a spin! Your world is digital, and now the way you pay is too. We support both Apple Pay, Google Pay, and Samsung Pay.

Remember your 2026 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 2026, you generally can contribute up to \$7,500 to a traditional IRA. This limit can be split between a traditional and a Roth IRA but the combined limit is \$7,500. If you are 50 years of age or older before the end of 2026, the maximum contribution that can be made to a traditional or Roth IRA is \$8,600.

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, 2026. Requires a minimum deposit of \$100. Rates may change after account opening.

Bank Holidays

The bank will be closed for these upcoming holidays:

COLUMBUS DAY

Monday, October 12

VETERANS DAY

Wednesday, November 11

THANKSGIVING

Thursday, November 26

Friday, November 27

Lobby and drive-up closes at Noon

CHRISTMAS EVE

Thursday, December 24

Close at Noon.

CHRISTMAS

Friday, December 25

NEW YEAR'S EVE

Thursday, December 31

Close at Noon

All 2026 business must be at the bank by 12 noon when the lobby and drive-up bank will close for the day.

NEW YEAR'S

Friday, January 1, 2027

MARTIN LUTHER KING DAY

Monday, January 18, 2027



Mark Your Calendar

TRINITY LUTHERAN 5TH ANNUAL TRIVIA TIME

Sunday, October 18, 2026

3:00 PM

Bring a team or yourself and join a team. Entry fee is a free-will donation; prizes, snacks, and fellowship

TRINITY LUTHERAN CHURCH TURKEY DINNER

Sunday, November 8, 2026

11 AM – 12:30 PM

LOWDEN HOLIDAY FESTIVITIES

Saturday, December 5, 2026

Lowden American Legion

More information to come.

FISH FRY

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

- Friday, October 2
- Friday, November 6

Serving from 5:30 to 7:30 pm. Only \$20 for adults and \$5.00 for children 5 to 12. Carry-outs are available.

Holiday Open House

Friday, December 11 | 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!"

Christmas Club Reminder

The 2027 Christmas Club begins on November 1, 2026. If you are a current Christmas Club customer, no action is necessary for the 2027 Christmas Club. New Christmas Club customers should stop by the bank to open an account.

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MEMBER
FDIC

