

Dear American Bank Customer:

As we continue to monitor the rapidly evolving situation with the coronavirus (COVID-19), our top priority is the safety and health of our employees and our customers. In these unprecedented times, it is important that we all come together to support all those impacted. You can count on us to continue to do our best in serving you and keeping you informed.

We have adjusted the way we do business to promote health and safety for our employees and for our customers. We are repositioning employees to work remotely if their job allows, and we have taken measures to help our employees stay safe including eliminating any travel and in-person meetings. We have instituted policies and practices that follow guidance from the CDC and local public health authorities for those employees who jobs require them to be onsite at our offices.

We have done a series of things to make our environment as safe as possible:

- On Wednesday, March 18th we limited access to our branch lobbies and are handling all routine transactions through the drive-thru.
- On Thursday, March 26, we limited access to our Orr branch lobby and are handling all routine transactions through their walk up window.
- On Monday, March 30 and for the time being, we will be closing our Chisholm and Biwabik branches. Customers of the Chisholm branch may conduct their banking at the Hibbing branch and customers of the Biwabik branch may conduct their banking at our Mt. Iron branch.
- Customers are encouraged to use our [ATMs](#) and drive up access whenever possible. Customers may also use any Lucky 7/Edwards Oil ATM surcharge free. For a listing, please click [here](#).
- If you prefer to stay at home and connect with us online, our full range of banking solutions including checking your balance, transferring funds, viewing transactions, depositing a check, making loan payments, and paying bills can be accessed 24/7 from our [online banking](#) and [mobile app](#). You can also call our 24 hr. [telephone banking](#) line at 1-877-888-6800 or 218-885-8734.
- We ask that you be on the lookout for suspicious emails and text messages that try to convince you to share sensitive information such as username and password, or ones that may impersonate a company, charity, or government agency. **American Bank will never ask you for your personal information or log-in credentials in an email or text message.**

We appreciate your understanding and support as we all navigate what is truly new ground for us. Please continue to stay safe and healthy, and we will do the same.

Sincerely,

Rob Marwick

Rob Marwick
CEO

Leading for life



American Bank
MEMBER FDIC