



**American Trust**  
Member FDIC AT Bancorp

# NEWS RELEASE

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## AMERICAN TRUST REWARDS CLIENTS WITH THE ORIGINAL REWARDCHECKING®

(DUBUQUE, IA) – American Trust brings the original REWARDChecking® service with high interest and ATM fee refunds to the Dubuque area.

“As a family-owned community bank, it’s important that our clients know we appreciate their business,” said Peg Hudson, Senior Vice President of American Trust. “With REWARDChecking® we can offer clients an account that rewards them for their commitment to American Trust.”

REWARDChecking® is a checking account with no monthly fees, no minimum balance, and the opportunity to earn 3.01% annual percentage yield (APY) and ATM fee refunds when simple criteria are met. REWARDChecking® is the original reward checking program developed by BancVue® to support both community banks and customers. Imitated but not duplicated, BancVue® technologies maximize bank efficiency and reduce operating expenses with online solutions. American Trust encourages clients to participate in REWARDChecking® and passes along the savings to the client.

“When clients use free services such as online banking, e-mailed statements and debit cards instead of checks, it creates a huge reduction in expense for our bank,” Hudson continues. “With REWARDChecking® we are rewarding the use of these free services and saying thank you to our clients by providing them with a superior service.”

REWARDChecking® offers significant rewards:

- 3.01% APY on account balances between one cent and \$20,000. Balances over \$20,000 earn 0.25% APY\*
- Refunds on ATM fees up to \$25 per cycle\*\*
- No monthly fees and no minimum balance
- Free online banking and bill pay

REWARDChecking® requires a few simple actions each cycle:

- Make 12 debit card transactions—PIN or signature based
- Receive monthly e-statements
- Access online banking at least once a month

If the REWARDChecking client does not meet all the criteria during the cycle, he or she will continue to enjoy a free checking account with free online banking and bill pay, but will not receive the bonus rates of interest or ATM fee refunds for that time period. However, the client will still earn 0.05% APY on their free checking balance. There is a \$100 minimum balance to open, but no minimum to maintain and absolutely no service charge for the REWARDChecking® account. REWARDChecking® is for personal checking accounts only.

“Other banks may offer rewards checking products, but we’ve made it easier for clients to qualify. Our clients only need to make 12 debit card purchases and they can choose whether they want PIN or signature based transactions. And instead of requiring direct deposit like many banks do, we simply ask our clients to access their accounts online at least once a month.” added Hudson. To learn more visit [americantrustrewards.com](http://americantrustrewards.com).

American Trust & Savings Bank is a subsidiary of ATBancorp, Inc., a \$900 million bank holding company headquartered in Dubuque.

**About BancVue®:**

Based in Austin, Texas, BancVue® is dedicated to empowering community financial institutions to build new client relationships. BancVue®’s innovative and exciting checking accounts provide a turnkey solution that combine experience driven consultation, technology integration, proven marketing tactics and materials, and launch support and training that ensures each product’s success.

\*Annual percentage yield (APY) accurate as of 06/7/10. Minimum to open account is \$100. Rate tiers are as follows: 3.01% APY applies to balances of \$.01 - \$20,000 and 0.25% APY applies to balances over \$20,000 as long as qualifications are met each qualification cycle. 0.05% APY applies to all balances if qualifications are not met. Qualifications are as follows: 1) Make 12 debit card purchases, signature or pin. 2) Access online banking. 3) Enroll and receive monthly e-statements. Rates may change after the account is opened. Fees may reduce earnings. No minimum balance required. No monthly service charge. Available to personal accounts only.

\*\*ATM fee refunds up to \$25 per cycle when qualifications are met.

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