



Answers To Questions For Customers Of AmericanTrust Federal Savings Bank

Will my account number stay the same?

All of your deposit account number(s) will remain the same. There may be instances in which your loan account number(s) will change. If that is the case, you will be notified of this change. Also, if you currently use a coupon book and your loan number(s) change(s), a new one will be automatically issued to you so you can continue making payments as you have in the past.

Will I still be able to use my existing checks?

Yes. You may continue to use your current checks until you are ready to reorder. The next time you order new checks we will automatically print your checks with the First Bank of Berne name and routing number.

What will happen to the checks that have not cleared my account?

Checks that were written on your AmericanTrust account(s) will be paid just as they have been in the past.

Will my current direct deposit transactions continue to work as they have in the past?

Yes. All of your automatic deposits and withdrawals that you have set up for your account(s) will work just like they have in the past.

Will my automatic loan payments still occur on their assigned dates?

Yes. Unless otherwise notified, your automatic loan payment(s) will continue to be processed as they have in the past.

Will I receive a new ATM/Check Card?

First Bank of Berne offers an ATM/Check card that allows you to make cash withdrawals and/or payments 24 hours a day. You will soon be receiving additional information with detailed instructions on how to activate your new First Bank of Berne ATM/Check card.

Are there fees for using a First Bank of Berne ATM?

There are no fees associated with using an ATM, if you use your new First Bank of Berne ATM/Check card at a First Bank of Berne ATM. There is a fee that is assessed if you use your card at a non-First Bank of Berne ATM. Please note, that the network of the non-First Bank of Berne ATM may also charge a fee. Please review the First Bank of Berne schedule of fees for additional details.

Will my online banking change?

First Bank of Berne offers a robust online banking service to help meet your financial needs. You will continue to have online access to your accounts, make transfers, and pay bills. You will soon be receiving additional information with detailed instructions on how to access your new online banking application.

What fees are associated with a First Bank of Berne account?

First Bank of Berne will provide the best match possible between your previous AmericanTrust account(s) and the accounts offered by First Bank of Berne. If you will be affected by any changes in fees or service charges related to your account(s), you will receive a specific communication to clarify the changes. Please review the First Bank of Berne schedule of fees for additional details.

Will I continue to be serviced at the location I have visited in the past?

Yes. All current locations will remain open in an effort to conveniently serve you. Please visit or contact your local banking center for a detailed listing of hours.

Will I continue to recognize the employees that will be waiting on me?

Yes. There may be some new employees, or employees working in a different capacity than before, but you will recognize most of the faces that will be waiting on you. We will continue to be your LOCAL community Bank.

Will I be able to enjoy the benefits of my new account at all First Bank of Berne locations?

First Bank of Berne is ready to serve you in the following markets in Indiana: Peru, Kokomo, Bunker Hill, Berne, Decatur, Bluffton and Portland. We are also ready to serve you in Van Wert, Ohio. Please stop in and see us at one of these convenient locations.

Will the name of the Bank change?

Yes. In order to establish a convenient and common name that will be recognized by all customers, the name of the institution will be changed to First Bank of Berne.

When should I anticipate my final statement from AmericanTrust?

AmericanTrust will continue to operate until the close of business February 17, 2012. At that time, a final statement from AmericanTrust will be prepared and sent to you shortly thereafter.

Are the funds in my First Bank of Berne account FDIC insured?

All First Bank of Berne deposits are safe and sound, insured by the FDIC up to \$250,000 per account holder.