

Copy from

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Dear Customers, Friends, and Neighbors:

We're proud to announce six new signs of great customer service in northeast Texas.

If you guessed that this refers to the six Benchmark Bank locations which just became part of American National Bank, you're absolutely right. Those new signs went up on May 27. But in a different sense, it also refers to six signs of quality service that you can expect from ANB:

- 1. More full-service locations, with longer hours.** Besides our 20 locations in Rockwall, Collin, Kaufman, Hunt, and Van Zandt counties, customers can now bank in Quinlan, Royse City, Lone Oak, West Takawoni, and at two branches in Greenville. Many of these locations offer extended drive-thru hours and Saturday banking, to suit people's busier schedules.
- 2. Account access 24 hours a day by ATM, phone, or online.** With <##> fee-free ATMs, telephone banking, and Internet banking, our customers benefit from technology that's as advanced as you'll find anywhere. Service at our newer locations will be enhanced when we finish bringing sophisticated new ATMs online.
- 3. Over 125 years of financial experience.** ANB is one of Texas's oldest independently-owned banks. Since 1875, we've helped generations of people like you to buy homes, send their children to college, build their businesses, and plan for the future. Today, we're a strong, stable institution with over 400 employees and more than \$900 million in assets.
- 4. Local decision-making.** Our decisions don't go to some distant headquarters for approval. They're made right here, by people who live and work in the communities we serve.
- 5. A wide range of financial solutions for individuals, families, and businesses.** Our goal is to provide everything our customers need to reach their financial goals, from wealth management services to fast-track business loans we make as an SBA Preferred Lender.
- 6. Personal service.** Service has been a core value at ANB since the founding of our bank. We take time with the important things, such as helping you make sure you choose the right account, and save time with such advantages as 24-hour turnaround on mortgage requests.

To all of you who are new to ANB, welcome. And to our faithful customers, thank you. We'll keep doing our best to provide the excellent service you expect – so no matter where you see an American National Bank logo, you'll be able to recognize it as a sign of relationships that last.

Sincerely,

Robert Hulsey
President and CEO