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The Latest

Picking The Right Bank/Banker

Other possible considerations you could use include looking for a bank that:

- is financially sound with the strength to build its relationship with you, to hold your deposits and lend to you.
- makes decisions in the context of medium and long term strategic goals, versus short term profits.
- has the vision to help you seize opportunities.
- understands your business and has experience working with your industry, your size and track record.
- offers the consistency of an experienced team of bankers with in-depth knowledge and experience finding solutions to a business' financial needs.
- has flexible lending practices and participates in special loan programs for the benefit of customers.
- provides a full range of financial products and services for your convenience.

After selecting the right bank, choose the right banker from this organization. Look for a banker who:

- is experienced.
- will take the time to listen to your goals, your vision, your concerns.
- understands your business. - is responsive, credible and has integrity.



American National Bank Closed on Columbus Day

We will be closed in observance of Columbus Day on Monday, October 8th.

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Business Banking

Get to know Dave Ridder, Chief Credit Officer

Tell us a little about your career.

I've been in the banking industry my entire professional career and most of that time has been spent in the commercial lending arena. For the past 11 years, I've worked for American National Bank developing commercial banking relationships with customers and prospects and leading teams of commercial bankers. I've had the privilege of working with some very savvy and successful business people. It's fascinating to hear their stories.

How did you get started in the business?

I was hired as a part-time bank teller when I was a freshman in college. That same institution offered me a full-time lending position when I graduated from college and I've been in the banking business ever since.

What is the biggest challenge you've faced professionally?

In the past year, I've taken on a different role within the bank that has given me more exposure to, and influence on, several other lending areas. It is both the biggest challenge and greatest opportunity of my career.

Tell us a little about your family.

I've been married for 22 years and have been blessed with a daughter and son. My daughter recently started her sophomore year in college and my son is a junior in high school.

What do you see as one of the biggest turning points in your life?

For me, there are two: Getting married and then having children. Those events have shaped everything that has come after them.

What is your favorite thing to do on a day off?

Relaxing with friends and family is always a favorite of mine. That time might be spent playing golf, fishing or hunting, watching sports, catching a movie, or just relaxing by the pool.

What is the most unique or interesting thing about you that most people probably don't know?

I truly enjoy flying, but I have a profound fear of heights. I recognize that's completely irrational.

What are you the most proud of?

Being the father of two really great kids and whatever role I played in making that happen.

What is the best piece of advice you've ever received?



Never sacrifice your integrity.

Which talent would you most like to have?

I'd love to have the ability to play the guitar. I've always been impressed by people who have musical talents and are willing to share them.

If you could choose any other profession to be successful in, what would it be?

I've spent a lot of time coaching youth sports over the years and have really enjoyed watching kids develop their skills. I think coaching at the college level would be even more rewarding.

What local non-profit organization(s) are you passionate about or involved with, and are there any special reasons why?

I've served over seven years as a board member for One World Community Health Centers. My passion for the organization has grown stronger every year as I see the number of people in our community who benefit from their services. I'm particularly proud of the work being done in the school-based clinics and in the teen and young adult clinic.

What is your favorite movie?

Lion.

What is your favorite local restaurant?

Rivera's. I like some "heat" in Mexican food.

If you could have dinner with one famous person from the past or present, who would it be?

John F. Kennedy.

If our readers would like to contact you, how should they do so?

Direct Phone: (402) 399-5035; Email: dridder@anbank.com; Website: www.american.bank.

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News & Events

American National Bank Welcomes Jill McClure, Senior Vice President and Amy Olson, Vice President

Jill McClure joins the bank as Senior Vice President, servicing key commercial relationships and managing a team of commercial bankers. With over 14 years of lending, depository and treasury management leadership experience, Jill will help lead the commercial banking team by managing new and existing client relationships, as well as building commercial loan and deposit business.

"Jill's demonstrated track record of managing middle market client relationships will be of great value to our customers and her team members." said Jason Hansen, Director of Commercial Banking.

Jill is a graduate of William Jewell College with a Bachelor's Degree in International Business as well as an MBA from Creighton University. Jill currently serves on the board for Completely KIDS, as well as the Women's Center for Advancement Guild.

Amy Olson has been named Vice President and will oversee the Treasury Management team. Amy joins American National Bank with over 27 years of banking experience including 16 years of comprehensive treasury management knowledge. Amy's leadership will provide operational and sales guidance to a team of specialists focused on helping businesses maximize earnings and improve control and efficiencies.

"Amy brings a wealth of knowledge and leadership to our team. Her development and execution of treasury products and services will ensure opportunities for financial growth to our clients." said Jason Hansen, Director of Commercial Banking.

Amy currently serves on the American Red Cross Metro Omaha Chapter Board, as well as the Nebraska Association of Financial Professionals.

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News & Events

90th and Dodge Getting Fresh Look

Our headquarter office at 90th and Dodge is beginning to look brighter. Currently the American National Bank building is going through a power cleaning process giving our space a fresh new look.

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Lifestyle

ANB Healthcare case study: Providence Medical Center

Their employees and medical providers understand that healthcare is more than making diagnoses and prescribing medications. Healthcare is considering a patients' physical and spiritual well-being and doing whatever it takes to ensure the patient feels safe and comfortable.

In order to remain competitive in today's healthcare environment and provide the high standard of quality medical care, Providence Medical Center determined that it was imperative to institute a plan for upgrading the infrastructure of their original facility. The Providence Medical Center Foundation officially kicked off its Capital Campaign in February 2017; however there were months of pre-planning. "The steering committee for this campaign had worked hard for nearly a year. This was quite a process," said hospital CEO, Jim Frank. "Our first goal was to get the right people involved, and once we did that, those individuals dedicated themselves to the campaign. There was a lot of work on the part of a lot of people," said Campaign Chair, Galen Wiser.

The administration and the Board of Directors felt there were several pressing needs that were at the forefront of their discussion. The birthing area needed updating to meet the environmental expectation of prospective parents and the patient rooms were too small to accommodate current technology used in the hospital. It was clear that adding a new emergency room and remodeling other areas was absolutely necessary if Providence Medical Center was going to continue to be the provider of choice for quality healthcare.

Providence Medical Center turned to American National Bank as its financial partner to accomplish a project of this magnitude. "In the beginning, the main benefit of working with ANB was their ability to offer very competitive financing terms and low interest rates. They had the experience of working with tax exempt bonds and the processes involved. Another benefit to working with ANB is that they recognized the difficult position the hospital was in by securing funding from outside the local business area. They respected our wishes at all times and were very sensitive to the issue. They understood our situation and were happy to remain in the background and not draw attention to themselves. They also did what they could behind the scenes to support our facility's fundraising efforts during the construction project. I truly felt the support of our partnership and the staff at ANB. Everyone was very professional and happy to help me with reporting and balancing. I have felt that ANB takes excellent customer service very seriously," said Kim Hixson, Vice President of Finance/Chief Finance Officer.

New Cassel In 1873, the adventurous women of the School of Sisters of Saint Francis founded a religious order and sailed from Germany to America to spread the Good News through parochial education. In 1973, their mission in Omaha expanded to serve the elderly by establishing New Cassel Retirement Center. New Cassel Retirement Center is now home to 170 residents, including 25 of Nebraska's remaining World War II veterans. They offer independent and assisted living apartments to accommodate the needs and lifestyles of residents. New Cassel's leadership team and board of directors will embark on needed improvements in 2018 in order to stay current with technology advances. After seeking the input of many residents, families and stakeholders, the over-arching objective emerged to guide the vision: to provide the environments and services to allow residents to age in place, i.e. maintain a healthy quality of life for as long as possible in their home at New Cassel. Three projects will begin in 2018 to fulfill their strategic plan:

- Fitness Center – A 2,100 square-foot fitness center with a Physical Therapy Suite that will accommodate fitness and therapy needs of all residents and Day Center participants.
- Memory Care Technology – New Cassel will become one of the first residential care facilities in the nation to implement a real-time personal locating security system for residents with memory care needs.
- Franciscan Adult Day Centre – The renewed, open-concept space will improve service delivery and provide a more attractive look for current residents and potential participants.

In order to fulfill this strategic plan, American National Bank provided a taxexempt bond through Douglas County to finance these projects. “Working with American National was great! Ed Finan and his team helped us navigate the very complicated process of a bond issue. He helped wrangle the attorneys and kept us working on a schedule, making a process that usually takes much longer get finished by a December 21 deadline. We had to rush due to the myriad questions surrounding the tax law that passed in late December federally—we weren’t sure if we’d be able to access the Health care case study: Providence Medical Center

Affiliate Member Spotlight A magazine for and about Nebraska hospitals and health systems. 23 bond issue depending on how the law settled out” said Julie Sebastian, President & CEO. These renovations provide the community with a stronger presence for Adult Day Services. Adult Day enables families to manage a loved one’s care at home providing up to 11 hours per weekday of service allowing caregivers to work, complete errands, or have some respite time. The new Fitness Center will be available to residents and staff with the potential of opening up the Center to the surrounding communities of older adults. New Cassel will also be partnering with a physical and occupational therapy company that will allow residents to come home sooner and the staff to stay healthy.

How We Can Help You American National Bank provides our clients with robust services, providing first in class options to streamline operations and time sensitive information to make sound financial decisions. We work with you to understand your needs and we strive to provide consultation and insight that will enhance your day to day operations. Our standard suite of services include:

- Online Banking
 - Transfers between accounts
 - ACH initiation including Same Day
- ACH processing
- On line Wire transfers
- Robust daily reporting including realtime
- transaction posting
- Remote Deposit Capture (eliminating
- trips to the bank to make deposits)
- Fraud Mitigation Services
 - Positive Pay
 - ACH Blocks and ACH filters
 - ChequeGuard
- Lockbox
- Credit Cards and Purchasing Cards
- Merchant processing Services to process credit cards from your clients
- Partnership with Sage Payroll services Customized solutions:
 - Automated File Transfer processes (delivery and receipt of FTP files)
 - BAI2 balance reporting
 - Integrated receivables for checks, ACH, and credit cards with workflows to automate integration and streamline processes

Contact our Treasury Services Management team for a free consultation:402-399-5037 or tsales@anbank.com , or contact Lorie Lewis at 402-399-5552 or loril@anbank.com; Ed Finan at 402-399-5028 or EFinan@anbank.com.



2018 Daily NonPareil Reader's Choice Winner

It is our goal to continue to carry on the tradition as we have for over 160 years by providing a high level of personal service and customized banking products.

A special congratulations to Jen Coyle, for winning #1 Mortgage Banker, Meggan Jensen, for winning #3 Mortgage Banker and Wendy Rief, for winning #3 Teller.



