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Go Green with American National Bank, sign up for eStatements!

Access your statement electronically each month by signing up for eStatements. eStatements are exactly like a paper statement, but have unique benefits:

- Safe and secure access to 24 months' worth of statements
- Easy to download and save eStatements
- Recordkeeping made simple
- Environmentally friendly

Going Green is so much more than a safe and secure way to receive your monthly statements. It's a way to give back to the environment by preserving trees and cutting down on pollution. Each month, American National Bank sends out thousands of paper statements, it's time to turn over a new leaf, go green today!



**1 tree makes 16.67 reams of copy paper,
or about 8,333 sheets**

**1 ton of paper equals 400 reams of paper,
or about 200,000 sheets**



It takes 24 trees to make 1 ton of office paper





WIFI Food Drive February 4th - 23rd

American National Bank's WIFI (Women in the Financial Industry) supports women within the bank by providing community involvement, professional development, networking and mentorship opportunities. The Community Involvement Committee holds volunteer activities throughout the year to help develop WIFI members as community stewards, while raising awareness of local issues.

Beginning February 4th through the 23rd, WIFI is hosting food drives at multiple bank locations to benefit the following charities:

New Vision Homeless Shelter, First Baptist Community Food Pantry, Food Bank for the Heartland, Salem Baptist Church Food Pantry, Bellevue Food Pantry, Blue Valley Community Action, SENCA Food Pantry and Tri-City Food Pantry. If you'd like to contribute to our WIFI Food Drive, please review the list below with participating locations and their benefiting charities.



- All Council Bluffs locations will be supporting the New Vision Homeless Shelter and First Baptist Community Food Pantry
- Papillion & La Vista locations will be supporting Tri City Food Pantry
- 90th and Maple, 90th and Dodge, Saddle Creek (4521 Leavenworth St), 144th and Maple, Southport (12048 Giles Rd), Ralston (8155 L Street), Harvey Oaks (14525 W Center Rd), 80th and Dodge locations will be supporting Food Bank for the Heartland
- Ames (3147 Ames Av) location is supporting Salem Baptist Church Food Pantry
- Bellevue (805 Galvin Rd) location is supporting Bellevue Food Pantry
- Fairbury location is supporting Blue Valley Community Action
- Falls City & Humboldt locations will be supporting SENCA Food Pantry



Presidents' Day Holiday Closing

In observance of Presidents' Day, all American National Bank branches will be closed on Monday, February 18th. We will reopen on Tuesday, February 19th for normal business hours.

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Qualities to Look for in a Tax Professional

Who should you trust with your tax prep?

Taxes are a tricky business, which is why it's often best to leave tax prep to qualified professionals. But finding someone you can trust to handle such a vital part of your financial health can be equally as complicated. When searching for a tax professional, what qualities should you seek out, and how?

Ask for help from your network

Personal recommendations go a long way, especially if those recommendations come from family, friends and coworkers whom you trust, according to Kiplinger.com Online Editor Cameron Huddleston. If your trusted sources are far away, Huddleston suggests reviewing the Accreditation Council for Accountancy and Taxation Website or contacting your state's CPA society for tax professional referrals.



"...Narrow your list of recommended tax preparers down to two or three candidates, who you will then call or visit for an interview," advises Huddleston.

Vet credentials

Even if a referral comes from your best friend, make sure you do your due diligence and vet their recommended tax professional's credentials and licensing. Since many unqualified and unlicensed tax professionals surface during tax season, it's important that you seek out an enrolled agent, according to Kiplinger.com Contributing Editor Kimberly Lankford.

"Enrolled agents are tax experts who must pass a rigorous test, meet annual continuing-education requirements, and who are licensed to represent clients in front of the IRS," explains Lankford. "Enrolled agents can prepare your income-tax return, and some provide tax-planning advice. You can also contact an enrolled agent if you need help after receiving a penalty letter from the IRS." Lankford also advises you to find a certified public accountant (CPA) who is also qualified as a personal financial specialist (PFS) if your tax needs overflow into financial planning.

Consider affiliations

In addition to reviewing the licensing, credentials, experience, specialties and degrees of your potential tax professional, NerdWallet.com writer Tina Orem recommends taking a look at the company they keep.

"Membership in a professional organization such as the National Association of Tax Professionals, the National Association of Enrolled Agents, the American Institute of Certified Public Accountants or the American Academy of Attorney CPAs is always a good thing to have, as most have codes of ethics,

professional conduct requirements and various certification programs,” reports Orem.

Trust your instincts

Just because you feel unqualified to handle your tax prep on your own doesn't mean your instincts about a tax professional are unfounded. If you sense something is off when interviewing a tax professional, it probably is, especially when the conversation is about fees.

“Legitimate tax preparers often charge by the hour, so if you come across one whose fee is based on the size of your refund or who says he or she can get you a bigger refund than the next guy, those are red flags,” warns Orem.

Look for engagement

You want the tax professionals and financial advisors working with you to be excited and engaged by their trade, according to Investopedia.com writer Craig Anthony.

“This is important because standards, laws, methodologies and products within the financial and investment worlds are constantly evolving,” reports Anthony. “When a financial advisor has a huge passion for the subject matter, that person naturally gravitates toward learning more and more about the industry every day.”

Tax preparation is an extremely analytical and complicated endeavor that requires a highly qualified tax professional. Don't let just anyone handle your money—take the time to find someone you trust.

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Congratulations Michelle Strecker



American National Bank is proud to announce the recognition of our Falls City employee, Michelle Strecker, on her 2018 Frontline Employee of the Year Award given by the Falls City Chamber of Commerce. Michelle was nominated by community members who noted her exceptional customer service and her willingness to always go above and beyond. Congratulations Michelle, we are lucky to have you as a member of the American National Bank team.

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Salvation Army raises \$2.95 million during Tree of Lights Campaign

Thank you to all who donated to the Salvation Army's Tree of Lights Campaign. This year an estimated \$2.95 million was raised to help support the Human Needs Fund, which provides funding for food, housing, material assistance, youth development, behavioral health, older adult services and anti-human trafficking programs. We are honored to be the host site each year and look forward to 2019.

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