

American Chartered Is Always Focused on their Clients

American Chartered Bank

Richard D. Morton
(847) 540-4501
rmorton@americanchartered.com

Michael Moran
312-492-1104
mmoran@americanchartered.com

American Chartered's clients range from makers of motor controllers for the medical industry to producers of energy systems for portable devices to providers of child care for low-income, working mothers. In each case the salient denominator is an enduring personal and business relationship that is, if anything, stronger in a difficult time than in a robust economy. Their clients face hard problems with determination and clear-sightedness, and American Chartered Bank can be expected and be relied upon to do the same. American Chartered is truly the sum of its clients, and their clients not only reflect upon the Bank but *are* the Bank. It is clear they recognize that their success depends on an unwavering commitment to the success of their clients, and in these difficult times, that cannot be said about many banks.

Despite the credit and real estate crisis that befell us all in 2008, American Chartered continued to be profitable and "well-capitalized," the highest level of capital as defined by bank regulators. Moreover, they continued lending to both their existing and new clients; commercial and industrial loans increased by 17 percent in 2008 and total assets grew by 17 percent.

American Chartered is committed to providing lending and treasury management products to privately held businesses in the Chicago area, and serving the financial needs of households surrounding their branches, a strategy that has served them well and, in turn, sheltered the Bank from the issues that many other banks have encountered. Their credit risk is entirely with their clients, people they know well. They extend credit to Main Street, not Wall Street.

Client satisfaction, a priority for American Chartered, remains best in class among their peers and at an all-time high for the Bank. During the first half of 2008, they received the results of a client satisfaction survey conducted by Greenwich Associates, a leading financial research company. Results of this survey revealed that 94 percent of their commercial clients rated them very good or excellent – a remarkable level of satisfaction and considerably higher than other highly regarded regional banks. They also take pride in the fact that nine out of ten clients surveyed said that they trust the Bank, they are

treated fairly, with respect, and that the Bank delivers on what they promise. It is clear that these results are due to employees taking accountability for providing a consistently exceptional client experience.

In November American Chartered Bank opened their newest full-service branch location in South Barrington at 100 West Higgins Road, providing greater access and convenience to their clients. They also understand that clients want more than easy access to their branches, so during the past year they increased the number of ATMs available without charge, providing clients free access to 35,000 nationwide. And they have made online banking easier and more convenient with free online bill pay, eStatements and account alerts.

Although American Chartered remains strong, depositors can take further comfort from the fact that their deposits are insured by the Federal Deposit Insurance Corporation to the maximum extent allowable. Effective October 3, 2008, the maximum level of insurable deposits was increased from \$100,000 of deposits to \$250,000 of deposits. The Bank is a participant in the FDIC's TLGP that provides full coverage for non-interest-bearing deposit transaction accounts, regardless of the amount, through June 30th, 2010.

American Chartered Bank remains committed to supporting all of their clients and providing them with an outstanding client experience.