



Western Bank has been owned by American National Bank and operating as “A Division of” the parent company since 2015. As you have likely seen in past communications, we are unifying our brand. There is strength in leveraging a nationally trademarked brand with a regional presence.

The people and service you have always relied upon are not changing.

In the coming weeks, we will begin operating as American National Bank. Some aspects of this process will happen gradually, so you may still periodically see the Western Bank logo. We are committed to keeping you informed along the way.

The most significant change is that we will be consolidating the Western Bank and American National Bank websites.

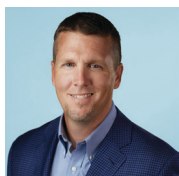
Starting on Monday, October 26, 2020, you will log into your account online at www.american.bank.

If you have previously bookmarked your account login page, your current link will still work beyond October 26.

There are several exciting upgrades that will be coming down the pike. These upgrades will enhance the way you manage your banking needs and allow for additional functionality.

You will find a summary of Frequently Asked Questions and an overview of some key facts about American National Bank included with this letter and on our website. We encourage you to contact your banker or local branch at any time with any questions. We are here to help.

Thank you for your business. We are here to make these advancements as seamless as possible for you.



Steve Powell
President, Minnesota



David Boyce
Executive Vice President