



AMERICAN NATIONAL BANK OF MT. PLEASANT

(/)

ONLINE BANKING



Login

Enroll (<https://www.telepc.net/anbmp/Enrollment.aspx>) | Forgot Pa

Home (/) >

CREDIT CARDS

Apply for our American National Bank Credit Card Today.

What type of card do you want to learn more about?

[Consumer Cards \(https://www.cardaccount.net/application/ecb5f47efe/consumer/new\)](https://www.cardaccount.net/application/ecb5f47efe/consumer/new)

or

[Business Cards \(https://www.cardaccount.net/application/ecb5f47efe/business/new\)](https://www.cardaccount.net/application/ecb5f47efe/business/new)

Existing and New American National Bank Credit Card Holders can login to their [card portal \(http://cardmanager.net\)](#) to manage their card.

Link to PDF Applications available [HERE \(/personal/forms\)](#)

 (<https://www.facebook.com/anbmp>)

 (<https://www.instagram.com/amnatbkmp>)

 (<https://www.snapchat.com/add/anbmp>)



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| [Forms \(/personal/forms\)](#) | [CRA Public File \(/community-reinvestment-act-public-file\)](#)



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Home (0) > Digital Banking

ONLINE BANKING AND MOBILE APP

Get the Mobile App Today!

Bank Local
Wherever You Are

- Mobile Deposits
- View Balances
- Transfer Funds
- Pay Bills
- P2P Send Money
- Business Payroll Services

Click the links below
for your type of device

(903) 572-1776

We Love Our Customers Love is Patient, Love Is Kind

DOWNLOAD THE NEW APP

Google Play Store (https://play.google.com/store/apps/details?id=com.ProfitStars.TeleWeb_111908208)

Apple App Store (<https://apps.apple.com/app/american-national-bank-mobile/id525558807>)

HELPFUL HINTS

Search your app store for
"ANBMP MOBILE BANKING"
Our app logo looks like this:



HOW TO LOGIN

Online banking set up is generally done when the account is opened with the bank. If you never set up online banking, got a new device and need help logging in, or just want to talk to your friendly neighborhood banker.


If you experience difficulty, please call us at the bank and ask for help with the new mobile app.
(903) 572-1776

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Home (1) > Personal

PERSONAL ACCOUNTS

Deposit Account Services - Included At No Additional Cost	
Direct Deposit	Bill Pay
Debit Cards (addable to digital wallets, and now tap enabled)	Notary service
2 Local ATM Locations	Night Deposit
No fees charged for ATM/Debit transactions	Mobile Remote Deposit
Online & Mobile Banking APP*	24-hour Automated Telephone Banking

What account best suits your needs? We've designed a host of different deposit accounts to help you manage, save, and spend your money on your terms.

Apply for an Account
Call and speak with a personal banker today (903) 572-1776

	Individual Checking	Senior Citizen Checking	American Eagle Checking	NOW Checking	Money Market Checking	Individual Savings	TUTMA Savings
Account Overview	Simple checking Unlimited check writing and no regular monthly service fees	Non-interest-bearing checking for persons age 60 or older	Checking with accidental death insurance benefits** Benefit amounts vary	Interest-bearing checking Unlimited check writing and withdrawals	Interest bearing checking Limited check writing and withdrawals: interest rates based on balance tiers	Savings Interest bearing savings with no regular service fees	For minors under the age of 21 Interest bearing savings with no regular service fees
Minimum to Open	\$200, or \$0 with direct deposit	None	None	\$1500	\$5000	\$200 or \$0 with direct deposit	None
Minimum Daily Balance Requirement	None	None	None	\$1500 to avoid fee \$1000 to earn interest	\$5000 to avoid fee \$1000 to earn interest	\$25 to earn interest	\$25 to earn interest
Monthly Service Fee	None	None	\$7.50 - individual \$8.50 - joint \$9.50 - family	\$10 if balance requirement is not met	\$15 if balance requirement is not met	None	None
Limits to Withdrawals	None	None	None	None	None ¹	None ²	None ²
Free Checks	-	Free Bank custom wallet checks	First two boxes of the Bank's custom wallet checks	-	-	-	-

	Individual Checking	Senior Citizen Checking	American Eagle Checking	NOW Checking	Money Market Checking	Individual Savings	TUTMA Savings
Free Safe-Deposit Box Rental	-	3x5 box free for first year	3x5 box free for first year	-	-	-	-
Free Cashiers Checks and Money Orders	-	Yes	Yes	-	-	-	-

**Accidental death insurance benefits are not deposit products, not FDIC-insured, not insured by any Federal Gov't agency, and not guaranteed by the bank.

¹ An excessive withdrawal fee of \$5.00 will be charged for each withdrawal or transfer in excess of six during a statement cycle.

² An excessive withdrawal fee of \$2.00 will be charged for each withdrawal or transfer in excess of six during a quarter.

Spend & Save - Regular checking and savings work together - Debit card transactions from your checking account round up to the next whole dollar and the difference is deposited into your American National Bank Savings account.

Overdraft and Insufficient Funds Programs -

An overdraft occurs when you do not have enough money, or insufficient funds, in your account to cover a transaction, but the bank honors the transactions and allows the account to temporarily carry a negative balance until additional funds can be deposited. American National Bank of Mount Pleasant has three programs to help our customers with such transactions. View the program details for the [Overdraft and Insufficient Funds Programs \(OD/NSF\)](#). ([/assets/files/fAC1FhMA](#)).

Certificates of Deposit

Certificates of Deposit (CDs) are a secure way to invest your hard-earned money. We offer a fixed rate of interest over terms ranging from 3 months to 60 months and flexible interest payment options, including payment by check, deposit to account, or compounding back to the CD. Penalties for early withdrawal may apply.

IRAs

Maximize the benefits of an American National Bank Individual Retirement Account (IRA), which allows you to invest in your retirement with secure, low-risk CDs. Some terms and fees may apply to all accounts. Contact New Accounts/Customer Service for more information.

Health Savings Accounts

A Health Savings Account (HSA) is a tax-exempt trust or custodial account established exclusively for the purpose of paying or reimbursing qualified medical expenses for individuals with high deductible health plans. The funds can be used for your personal qualified medical expenses and those of your spouse and your dependents. Must have HSA eligible healthcare plan to qualify.

**American National Bank of Mount Pleasant, provides mobile banking as a free service to our online banking customers. However, web access and text messaging are needed to use our full range of mobile banking products and your mobile communications carrier may charge you for web access and text messages. Please check your service provider for specific fees and charges.*

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Home (/) > Personal

PERSONAL LOANS

LET'S GO GET YOUR DREAM

We all have dreams. A loan can turn those dreams into reality. We at American National Bank believe in our community and want to invest in the dreams of those that live here. Come share with our team what is important to you. If that dream is owning your own business check out our [business loans page. \(/business/business-loans\)](#)

ARE YOU DREAMING OF A NEW...

- Car or Truck
- Motorcycle
- ATV or Side by Side
- RV, Camper, or Motorhome
- Airplane
- Vacation
- Tractor

Call and speak to a personal banker today (903) 572-1776

[Meet our lenders \(/loans/meet-our-lenders\)](#) who can help with your next dream.

[Loan forms are available for print. \(/loans/loan-forms\)](#)

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Home (1) > Meet The Bank

ADDITIONAL SERVICES

WE WANT TO HELP FULFILL ALL OUR CUSTOMER'S NEEDS.

That is why we offer the following products and services.

- Direct deposit
- **Convenient ATMs* (</meet-the-bank/locations-and-atms>)**
- Overdraft Privilege (some restrictions apply) and Overdraft Protection
- 24-hour telephone banking available by calling (903) 575-1776
- Automatic funds transfer between accounts
- Merchant services
- Commercial Online Banking (ACH debit and credit origination)
- Extended drive-in hours
- **Online and Mobile Banking (</personal/online-banking>)**
- Bill Pay
- Wire Transfers
- Night depository
- Notary service
- Cashiers' checks
- Money orders
- **e-Statements (</e-statements>)**
- Safe deposit boxes (safe deposit boxes are not governed under FDIC insurance rules)
- Mobile Remote Deposit Capture
- Merchant Capture
- Debit Card and Credit Cards - **ANB Credit Card account login**
(<https://onlinebanking.firstdata.com/ecs/auth/?cid=AAAA4422001>)
- Visa Cash Card

* American National Bank does not charge a fee if our customers use another bank's ATM; however, that bank may impose a fee.

[Contact Us! \(</meet-the-bank/contact-bank>\)](/meet-the-bank/contact-bank)

[Visit Us! \(</meet-the-bank/locations-and-atms>\)](/meet-the-bank/locations-and-atms)

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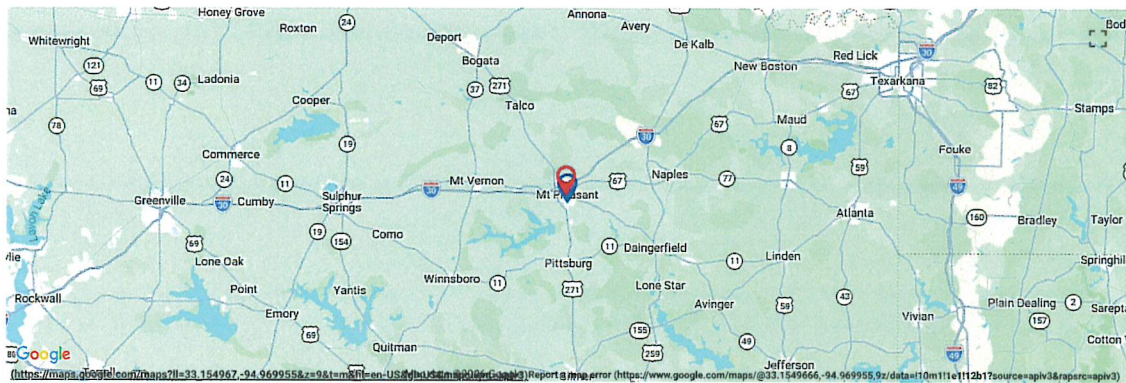
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Home (/) > Meet The Bank

LOCATIONS & ATMS



Example: 301 South Madison Avenue Mt. Pleasant TX 75456

Enter an address, zip code, or city and state to begin your search. 301 South Madison Avenue Mt. Pleas:

Refine your search

Showing results in 301 S Madison St, Mt Pleasant, TX 75455, USA

Search results	
	<p>American National Bank (Main Branch) 301 South Madison Avenue Mt. Pleasant, TX 75456-1776 (903) 572-1776 (tel:+19035721776)</p> <p>Lobby Hours Monday - Thursday: 9 AM - 3 PM Friday: 9 AM - 5:30 PM</p> <p>Drive-In Hours Monday - Friday: 7:30 AM - 6 PM Saturday: 9 AM - 1 PM</p> <p>Fax: (903) 577-8400 IVR Telephone Banking: (903) 575-1776 (requires enrollment) 0.00 miles</p> <p>Get Directions (https://maps.google.com/maps?saddr=&daddr=301 South Madison Avenue Mt. Pleasant 75456-1776)</p>
	<p>American National Bank (ATM) 301 South Madison Avenue Mt. Pleasant, TX 75456-1776</p> <p>0.00 miles</p> <p>Get Directions (https://maps.google.com/maps?saddr=&daddr=301 South Madison Avenue Mt. Pleasant 75456-1776)</p>

Search results



Murphy ATM
2313 S Jefferson Ave
Mount Pleasant, TX 75455

1.38 miles

[Get Directions \(https://maps.google.com/maps?saddr=&daddr=2313 S Jefferson Ave Mount Pleasant 75455\)](https://maps.google.com/maps?saddr=&daddr=2313+S+Jefferson+Ave+Mount+Pleasant+75455)

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Home (1) >

E-STATEMENTS

THERE ARE LOTS OF REASONS TO OPTIN FOR E-STATEMENTS!

Opt-in from your [online banking \(https://anbtx.secure.fundsxpress.com/DigitalBanking/fx?iid=ANBTX\)](https://anbtx.secure.fundsxpress.com/DigitalBanking/fx?iid=ANBTX).
(must logon a computer for access)

e-Statements are a GREEN, secure way to receive American National Bank checking and savings account statements electronically. E-statements include all of the same information as a paper statement, with the benefit of receiving them directly in your email inbox.

- **Convenient** - Access your e-Statements via email the day the statement is generated.
- **Simple** - View your statements in an easy-to-read PDF format. They are also available in Excel or Quicken upon request.
- **Security** - This service keeps your financial information out of your mailbox and trash and away from identity thieves. Plus, e-Statements are password protected for additional security.
- **Printable** - Everything is printable should you find yourself with a need for a hard copy. Your e-Statement can also be saved to your computer's hard drive for future reference.
- **Control** - You can always return to having your paper statements mailed to you if needed. It is simple to go back to paper statements should you change your mind, so you have nothing to lose by giving it a try.
- **Environmentally Friendly** - e-Statements are environmentally friendly. Help reduce your paper clutter, increase your banking security, and save some trees at the same time.

To sign up for e-Statements, log in to Internet Banking and click on the Welcome tab at the top of the page. Select All Services & Settings, then under Preferences, click View Statements. If you have any problems or questions about the enrollment process, please call for Customer Service at (903) 572 - 1776.

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Home (1) > Calculator

CALCULATORS

AUTO

- [Auto Rebate vs. Low Interest Financing \(/calculator/auto-rebate\)](/calculator/auto-rebate)

CREDIT CARD & DEBT

- [Managing Debt \(/calculator/debt-amount\)](/calculator/debt-amount)
- [Student Loan Consolidation & Payoff \(/calculator/student-rolldown\)](/calculator/student-rolldown)
- [Personal Debt Consolidation \(/calculator/debt-consolidate\)](/calculator/debt-consolidate)
- [Credit Card Payoff \(/calculator/payoff-cc\)](/calculator/payoff-cc)

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- [HSA Goals \(/calculator/hsa-goal\)](/calculator/hsa-goal)
- [HSA Contributions \(/calculator/hsa-contribution\)](/calculator/hsa-contribution)
- [HSA Savings \(/calculator/hsa-savings\)](/calculator/hsa-savings)
- [HSA vs. Traditional Health Plan \(/calculator/hsa-vs-traditional\)](/calculator/hsa-vs-traditional)
- [Life Insurance \(/calculator/life-insurance\)](/calculator/life-insurance)
- [Disability Insurance \(/calculator/disability\)](/calculator/disability)

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- [Amortizing Loan \(/calculator/simple-loan\)](/calculator/simple-loan)
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- [Loan Comparison \(/calculator/compare-loan\)](/calculator/compare-loan)
- [Line of Credit Payoff \(/calculator/payoff-line\)](/calculator/payoff-line)
- [Alternative Payment Frequencies \(/calculator/complex-loan\)](/calculator/complex-loan)
- [Enhanced Loan Options \(/calculator/enhanced-loan\)](/calculator/enhanced-loan)
- [Debt Consolidation \(/calculator/consolidate\)](/calculator/consolidate)
- [Home Equity Line of Credit \(/calculator/credit-line\)](/calculator/credit-line)
- [Existing Loan Analysis \(/calculator/existing-loan\)](/calculator/existing-loan)

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- [Mortgage Loan \(/calculator/mortgage-loan\)](/calculator/mortgage-loan)
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- [Reverse Mortgage \(/calculator/reverse-mortgage\)](/calculator/reverse-mortgage)
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- [Mortgage Points \(/calculator/mortgage-points\)](/calculator/mortgage-points)
- [Mortgage Qualifier \(/calculator/mortgage-qualifier\)](/calculator/mortgage-qualifier)
- [Mortgage Refinance \(/calculator/mortgage-refinance\)](/calculator/mortgage-refinance)
- [Rent vs. Buy \(/calculator/mortgage-rent-vs-buy\)](/calculator/mortgage-rent-vs-buy)
- [Refinance Savings \(/calculator/should-i-refi\)](/calculator/should-i-refi)
- [Mortgage Comparison \(/calculator/mortgage-compare\)](/calculator/mortgage-compare)



There's No Place Like Home

Our strength is in our local heritage

[Learn About Us \(/meet-the-bank/about-us\)](/meet-the-bank/about-us)



Find Your Loan

You will find our rates competitive and our service prompt, professional, and courteous.

[Go to Personal Loans \(/personal/personal-loans\)](/personal/personal-loans)

PERSONAL FINANCE

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- [Net Worth \(/calculator/net-worth\)](#)
- [Checkbook \(/calculator/checkbook\)](#)
- [Home Budget \(/calculator/home-budget\)](#)

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- [Roth IRA \(/calculator/roth-ira\)](#)
- [Roth Conversion \(/calculator/roth-transfer\)](#)
- [401k Savings \(/calculator/retire-401k\)](#)
- [Traditional IRA \(/calculator/regular-ira\)](#)
- [Social Security \(/calculator/social-security\)](#)
- [Retirement Plan \(/calculator/retirement-plan\)](#)

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- [College Savings \(/calculator/college-savings\)](#)
- [Certificate of Deposit \(/calculator/cert-deposit\)](#)
- [CD Ladder \(/calculator/cd-ladder\)](#)
- [Spend Less \(/calculator/spend-less\)](#)
- [Accumulate Savings \(/calculator/compound-savings\)](#)
- [Save a Million \(/calculator/millionaire\)](#)
- [Savings Goals \(/calculator/savings\)](#)
- [Emergency Savings \(/calculator/emergency\)](#)
- [Lunch Savings \(/calculator/lunch-saver\)](#)
- [Savings, Taxes, & Inflation \(/calculator/savings-variables\)](#)

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- [1040 Tax \(/calculator/tax1040\)](#)
- [Marginal Tax Rate \(/calculator/tax-margin\)](#)
- [1040EZ Tax \(/calculator/tax-ez1040\)](#)

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Home (/) » Business

BUSINESS BOI FINCEN OUTREACH

BOI | BENEFICIAL OWNERSHIP INFORMATION

If you are a business and you have questions about the new rules for reporting your Beneficial Ownership to the Financial Crimes Enforcement Network (FinCEN), American National Bank recommends you explore the links below.

Click or tap the image below to be sent directly to the FinCEN website for BOI details.



(<https://www.fincen.gov/boi>)

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Home (/) > Business

AG & CATTLE

American National Bank understands the needs of farmers and ranchers. Many of our own employees spend their time out of office on a tractor or mending fence. We know there is no one-size fits all product for ranch life. Come speak with a lender today. Tell us of your needs and we will custom fit a loan to work together.



Ag Solutions

Find a financial solution designed for your needs.

[Speak With Our Lenders \(/loans/meet-our-lenders\)](/loans/meet-our-lenders)



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Home (/) > Business

BUSINESS ACCOUNTS

ELEVATE YOUR BUSINESS

At American National Bank we offer a variety of business accounts, products and services designed to enable your business to achieve success.

BUSINESS CHECKING

Account Overview	Business Checking
Check Writing	Unlimited check writing Positive pay is not available at this time
Minimum to Open	\$500
Minimum Daily Balance Requirement	\$500 to avoid fee
Monthly Service Fee	\$7.50 if balance requirement is not met
Limits to Withdrawals	None
Checks	Available for purchase. Up to 12 complementary counter checks available at time of opening.
Safe-Deposit Box Rental	Available; pricing and sizes vary, available upon request
Cashier Checks	\$3 per instrument
Money Orders	\$1 per instrument, Max amount \$2,000 per instrument.



We Like to Keep It Local

We can help your small business succeed. Contact us for a loan on your next project.

[Business Loans \(/business/business-loans\)](/business/business-loans)

ONLINE/MOBILE BANKING

Time is money, as a business owner you deserve to have access to your financial information when and where you need it. Our leading class online banking service was chosen to allow users more control and more power over their finances than ever before.

DEBIT/ATM CARD

Convenience and security blend together in perfect harmony

- VISA debit card accepted worldwide
- Chip enabled protection for your security
- Fraud Watch monitors your account for unusual activity

E-STATEMENTS

Don't worry about statements getting lost in the mail, misplaced, or needing to file them away till tax season. Statements are available online for up to seven years.

BILL PAY

Still writing checks to pay the bills. Save time and money by utilizing our Bill Pay service. Tell Bill Pay who, when, and how much to pay, Bill Pay will take care of the rest.

MERCHANT CAPTURE

Does your Business take in a lot of payments via check?

Tired of running to the bank daily to deposit checks?

Ask customer service about setting up Merchant Capture. Save the trip to the bank and deposit the checks from the comfort of your office at the time of day most convenient to you.

NIGHT DROP

If you can't make it to the bank during business hours, use the night drop. We will process any deposit slips and have them ready for pick up the next day.

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Home (/) > Business

BUSINESS LOANS

WE HELP BUSINESSES THRIVE

Our **[lending team \(/loans/meet-our-lenders\)](/loans/meet-our-lenders)** combines years of experience with personal service to find the financial solution that is right for you. We offer competitive rates and a variety of terms and options to help you succeed in your business ventures.

We finance:

- Business Purchase Loans
- Agricultural Loans
- Business Expansion/Refinance Loans
- Construction and Land Development Loans
- New and Used Equipment Loans
- Lines of Credit
- SBA Loans



Find Your Loan

You will find our rates competitive and our service prompt, professional, and courteous.

[Go to Personal Loans \(/personal/personal-loans\)](/personal/personal-loans)

To get started on applying for your business loan, **[Meet Our Lenders \(/loans/meet-our-lenders\)](/loans/meet-our-lenders)**, and email, call or submit your application.

[Loan forms are available for print. \(/loans/loan-forms\)](/loans/loan-forms)

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Home (/) > Loans

REAL ESTATE LOANS

WHY AMERICAN NATIONAL BANK IS THE BEST CHOICE FOR FINANCING YOUR REAL ESTATE NEEDS.

For more than 40 years, American National Bank has prided itself on offering customers real estate loans with excellent service and competitive rates. Whether you're buying your first home, remodeling your home, or purchasing an investment property, we have the experience and expertise to help you achieve your real estate goals. We pride ourselves on a high level of personal service to help you find the financial solution that best meets your financial needs.

Contact one of our loan officers (</loans/meet-our-lenders>) to see how American National Bank can help finance your real estate purchase.

[Home Loan Tool Kit \(/assets/files/32X9mzgk\)](/assets/files/32X9mzgk)

- Consumer Mortgage +
- Home Improvement Loans +
- Home Equity Loans +
- Residential & Commercial Construction +
- Farmland, Hunting, & Investment Property +
- Vacation & Second Homes +
- Multi-Family Real Estate Loans +

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SECONDARY MARKET LOAN PRODUCTS

A MORTGAGE CAN BE A BIG DECISION.

Whether you're buying a new home or refinancing your current home the professions at American Nation Bank can help guide you through the process.

APPLICATION PROCESS

Are you ready to purchase a home? Let us help you **get Pre-Qualified** (<https://na3.docusign.net/Member/PowerFormSigning.aspx?PowerFormId=1b2b2048-1488-4800-8a50-2230b748ef5f&env=na3&acct=fe6a2f17-6b74-49d1-a69f-abad54906216&v=2>). Our staff is here to assist you with the process. We will need to gather information about the borrower's income and debts to help determine how much the borrowers can pay for a house.

Since loan programs differ, a prequalification would be helpful in determining each loan type the borrower may qualify for.

[Meet our mortgage specialist and start an application \(/kim-holcomb\)](#)

The following material is not from HUD or FHA and is not approved by HUD or a government agency.

Home Loan Toolkit (/assets/files/32X9mzgk)

- Conventional Loans +
- US Department of Agriculture (USDA) +
- Veteran Affairs (VA) +
- Federal Housing Administration (FHA) +

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MEET THE TEAM

THANKING YOU OUR CUSTOMERS FOR OVER 45 YEARS OF BANKING

Looking for your personal banker? [Meet Our Lenders \(/loans/find-a-lender\)](#)



Brian Niblett - Chairman of the Board and CEO

+

Sheila Donnelly - President - Member of the Board

+

Joe Leeves - Executive Vice President - Cashier

+

Gregg Holt - Vice President - Loan Officer

+




Willson Phillips - Secondary Market Mortgage Specialist

+


Luci Rivas - Assistant Vice President - Loan Officer

+

Nikki Cameron - Assistant Vice President - BSA Officer	+
Norma Equihua - Assistant Cashier	+
Jackie Vaughan - Loan Administration Officer	+
Mary Brooks Castorena - Assistant Cashier	+
Terry Wacasey - Assistant Cashier	+
Suzanne Prescott - Administrative Officer, Board Secretary	+
Wendy Phillips - Assistant Vice President, Deposit Operations Supervisor	+
Austin Niblett - IT Security Officer	+

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CONTACT US

COME BY SOME TIME

Located at:
American National Bank
301 South Madison Avenue
Mount Pleasant, TX 75455

Mailing Address:
PO Box 1776
Mount Pleasant, TX 75456-1776

Phone: (903) 572-1776
Fax: (903) 577-8400
24-Hour Telephone Banking: (903) 575-1776

For Debit Card Emergencies

- To report a lost or stolen debit card, please call (888) 263-3370.
- If your card has been blocked or denied, please call the SecurLock Fraud Department at (855) 961-1602

EMAIL US

webmaster@anbmp.com (<mailto:webmaster@anbmp.com>)

For files or documents containing confidential personal or account information please use our secure **file drop** link located below.

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DEBIT CARDS

LOCKED CARD OR RESTRICTED TRANSACTIONS

SecureLock App or (855) 961-1602

*SecureLock will attempt to call, email, or text the cardholder and attempt to verify questionable transactions at the point of sale.

LOST OR STOLEN

To report a lost or stolen card call 1 (888) 263-3370

CUSTOMER SERVICE

Mon-Fri 8:00 - 4:30 we are happy to help with your debit card questions at the bank.

Customer Service (903) 572-1776

REPORT FRAUD

Contact the bank from 8:00 - 4:30. Ask for Customer service they will help you dispute transactions and get a new card.

GET A NEW CARD

New cards can be printed at the bank and picked up same day for \$10 each. New cards not printed at the bank are mailed at no cost and take 1-2 weeks to arrive.

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PRIVACY POLICY

FACTS What Does American National Bank of Mt. Pleasant Do With Your Personal Information?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Checking account information and credit history
- Payment history and transaction or loss history

When you are no longer our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American National Bank of Mt. Pleasant chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does American National Bank of Mt. Pleasant Share?	Can You Limit This Sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We Do Not Share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For non-affiliates to market to you	No	We Do Not Share

Questions? Call (903) 572-1776 or go to [anbmp.com](https://www.anbmp.com) (/index)

Who we are
Who is providing this notice? American National Bank of Mt. Pleasant

What We Do
How does American National Bank of Mt. Pleasant protect my information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

What We Do

How does American National Bank of Mt. Pleasant collect my information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open an account or provide employment information• Apply for a loan• Show your government issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes - information about your creditworthiness• affiliates from using your information to market to you• sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• <i>American National Bank of Mt. Pleasant has no affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• <i>American National Bank of Mt. Pleasant does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• <i>Our joint marketing partners include payment processing and financial institutions.</i>

Other Important Information

Why do we request access to personal information? The application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account. It is important for you to understand that before granting access to this information you will be prompted to give the application that permission. If you do not wish to grant that permission, you may decline. If you later change your mind, those permissions can be updated in your device's settings. Some possible examples of information your app may request access to are: Location: Your location is used to prevent fraudulent activity and to display locations near you. Contacts: Allowing access lets you add contacts to use with features that allow you to send money via your mobile app. We will only add the contacts you choose and that information will not be shared. Camera: This app uses your camera to capture check images, take picture of receipts, scan ID, scan authorized QR codes and to conduct video chat.

Data Retention:

If you wish to make a change to your login or accounts, please contact us. Username and password information may be deleted upon request. Information such as your usage history, account information, and banking activity will be retained in compliance with regulatory guidelines. We will only accept, see, and delete data requests made through the Privacy Center website or by calling us at (903) 572-1776. We will accept correction requests by email at webmaster@anbmp.com or by calling us at (903) 572-1776.

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FEE SCHEDULE



FEEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Balancing Assistance with minimum of 1 hour (charged per hour)	\$20.00
ACH Stop Payment Fee (per item)	\$35.00
Cashier's Check (each)	\$3.00
Chargeback Fee (per item)	\$5.00
Collections - Outgoing or Incoming (each)	\$10.00
Debit Card (Instant Issue)	\$10.00
Dormant Account Charge (per month after 12 months of inactivity)	\$5.00
Early Account Closure Fee (for accounts closed within 30 days of opening)	\$20.00
Legal Processing Fee (for processing each garnishments and levies)	\$100.00
Money Order (each)	\$1.00
MSB Monitoring Fee (per month)	\$200.00
Overdraft Automatic Transfer Authorization Fee	\$5.00
Research Fee (per hour with a minimum of 1 hour)	\$25.00
Returned Mail	\$3.00
Safety Deposit Box Drilling Fee: Cost incurred by bank (speak to bank representative for more details)	
Safety Deposit Box Key Replacement	\$25.00
Statement Reprints (for each statement older than 3 months)	\$2.00
Stop Payment Fee (Checks)	\$25.00
Wire Transfer (Outgoing Domestic)	\$20.00
Wire Transfer (Outgoing International)	\$40.00

OD/Paid NSF and Return NSF item charge: The overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. There will be a \$50.00 grace limit when the account balance becomes negative. A \$30.00 charge will be applied per NSF item after the grace limit has been exceeded.