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COMMUNITY BANK MAKING THE LEAP TO DIGITAL

How a Small Community Bank is growing beyond its peer group

Bremen & Johns Creek, GA: For the past few months American Commerce Bank, NA, a small community bank headquartered in the West Georgia town of Bremen has been working on its growth strategy to expand its reach and attract a new kind of customer. In its Johns Creek Annex location, the bank is focused on a new initiative to create, launch and successfully run a subsidiary “**Digital Bank**” as part of their next phase growth strategy under a new brand and identity.

This new brand, named **MONESTY**, will reach a broad market but will have a specific focus on the financial and lifestyle needs of the “Baby Boomer” generation and supporting caregivers and relatives.

Richard Rotondo, who was brought on as VP-Digital Bank Manager to drive this initiative, stated that *“The bank’s primary focus will be to provide convenience, safety and tailored product sets, with customized service delivery as a cornerstone in addressing the growing needs, goals and concerns of this valuable yet underserved market segment in a fully digital online environment.”* He went on to say, *“The bank will offer competitive rates and product choices to meet customers’ unique lifestyles, estate & wealth planning and a high touch account monitoring service to assist with combating financial elder abuse and exploitation. By providing these tools, **Monesty** can help deliver the peace of mind security customers seek to preserve their future and achieve the financial success they desire.”*

About American Commerce Bank: American Commerce Bank (ACB) is a full-service community bank with over \$420 million in assets. Serving its communities since October 2004, the bank has four “brick and mortar” branches (Bremen, Johns Creek and Carrollton in GA and Tallahassee in FL) in addition to Monesty Bank. ACB specializes in customized solutions for commercial and consumer banking customers, offering market-leading deposit services as well as treasury management services and both conventional and SBA lending programs.

For further information, visit our website at www.americancommercebank.com.

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