

Summer 2008

Settling Into Our New Home—Grand Opening Festivities



We have finally settled into our new home at 915 West Main Street. Hopefully by now all of you have gotten a chance to come in and check it out! If not, stop by anytime, we have donuts, cookies, coffee and drinks every morning for your enjoyment.

We will be hosting our grand opening and ribbon cutting ceremony, on Tuesday, August 5th, 2008. All

of you are invited! Beef 'O' Brady's will be catering our event and the food will be free of charge.



We will also be having drawings for many different prize packages, including a Spa Package, Movie Package, Car Care Package, and many more!! We will also

have giveaways just for kids who attend!

Feel free to stop by anytime between 12:00 Noon and 4:30 PM to participate in our grand opening event.



Bunker Hill Store Participates in Parade

Although the weather didn't cooperate fully, employees of our branch in Bunker Hill still participated in the Bunker Hill Parade. Stacy Hall, Alisha Hults, and Vivian Franklin built the beautiful 1st place winning float themselves!

AmericanTrust was also coined Grand Marshall of the Parade. They had Jeff Altmiller and

Debbie Tygart representing the bank in this honor. Stacy said that the reason they do a float every year is because it is fun and exciting and it's a great feeling to get out there and participate with the entire community.

Thanks Bunker Hill for being such great customers!!



Consumer Tips—Retirement



Most Americans today are ill-prepared for retirement tomorrow. While we dream of and look forward to an active, independent, and carefree retirement, the reality is that far too many Americans have saved little or nothing for their “golden years”.

The Internet is filled with retirement calculators that will provide worksheets to help you know how much money you are going to need after you retire. Take some time to determine how you

are going to pay for your retirement lifestyle. You should already receive an annual “Personal Earnings and Benefit Statement” from the Social Security Administration. Be sure to review this statement for errors that might prevent you from receiving your full share of benefits.

One easy way to make sure that you will have some money to enjoy retirement is to participate in your employer’s 401(k) program. Try to contribute all you can

to your 401(k), earnings are tax-deferred and many employers will add money to the plan as an extra incentive.

A few months before you retire, sit down with a reputable financial adviser in retirement plan distributions and tax implications.

Keep Financially Afloat if Disaster Strikes

This new century has already brought several disasters to Americans—Sept 11, Hurricane Katrina, Hurricane Rita—to name a few. When disaster strikes, it is almost impossible to conduct business as usual.

You and your family need to have a recovery plan in place—not only for personal safety, but for financial recovery. Consider making

copies of all important personal documents. Keep one set in a sealed waterproof container or bag. Be sure you have enough checks with you to last a few weeks. Be sure you know your debit card PIN number. Be sure to keep important phone numbers available such as the number to your bank, credit card companies, and insurance companies. If you have not yet signed up for

direct deposit for your paycheck, now is a good time to do so.

A word of caution...while disaster situations bring out the best in most people, they also bring out con artists who take advantage of good intentions. Never give cash and never divulge your personal financial information.

From The President... “Turn off the TV”



I have been asked almost daily about my view on the economy and if I think we’re going to fall into a recession. The housing market is depressed and has been for several years in the Midwest. Increasing gas prices have affected us all and we don’t have much hope of seeing any significant improvement. However there are plenty of examples of local businesses that are not only surviving, but thriving. When I ask the same folks who have asked me about the economy how *their* businesses are doing, MOST say, “Pretty well.” That’s when I say,

“Turn off the TV. Don’t let the media tell you how things are.” It can be a self-fulfilling prophecy to let doom and gloom affect how we manage our businesses and lives. The only thing we can control is ourselves. So by focusing internally, we can continue to prosper and grow, even in uncertain times. If you have not visited our new Peru store, please come in and let us give you a tour. We are proud to show you the results of our hard work.

It is the same hard work that the

performers, parents and Board members of the Circus City Festival have exhibited this summer. Their dedication always results in a spectacular show. But with the additional uncertainty after the Grant Furnishings fire, their resolve was even more evident. We wish everyone involved in the Circus the best of shows.

Enjoy your summer and, as always, thank you for banking with us.

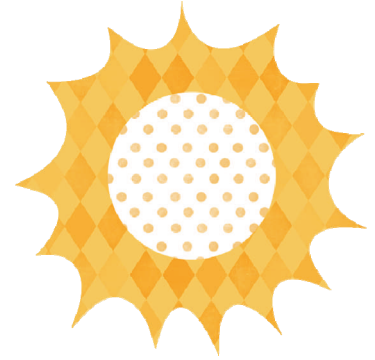
—Don Cates

President & CEO

Summer Sun Safety Tips

Being outside in the summer sun is enjoyable for everyone but safety should always come first! Below are some easy tips to follow to keep you safe:

- Cover up! Wear a hat, sunglasses, and cotton clothing with a tight weave
- Stay in the shade when possible. Limit sun exposure during peak hours 10AM—4PM
- Use a sunscreen with SPF 15 or greater
- Reapply sunscreen every two hours or after swimming or sweating
- Use extra caution near water or sand as they reflect UV rays and may result in sunburn more quickly.
- Apply sunscreen 30 minutes before going outside and use sunscreen even on cloudy days
- Practice and games played in the heat should be shortened and more frequent water/hydration breaks should be instituted
- Eat small meals and eat more often
- Drink lots water!
- Know the signs of a heat-related illness
 1. Heat cramps in muscles
 2. Cool, moist, pale skin
 3. Headache
 4. Dizziness
 5. Nausea
 6. Rapid, weak pulse



Why Use Online Banking??

The Internet is definitely changing the way we live. It has quickly become the choice method of communication for many. It has also become a major factor in the financial lives of millions. Using the Internet to interact with AmericanTrust FSB can help simplify your financial affairs. Here are ten reasons to consider using online banking.

1. You can pay your bills online—we offer convenient bill paying services so you can pay your bills with a mouse click
2. You can review your account activity and know your up-to-date balances—it is easy to see which checks have cleared and monitor your balances
3. You can transfer funds between your accounts easily—knowing how much money you have in each account can enable you to move money easily to earn higher rates on certain funds
4. It can be cheaper—online bill paying eliminates the costs of stamps and ordering checks. Avoiding a trip to the bank saves gasoline.
5. You can save time—You can bank whenever and wherever you want. All you need is a PC with internet access
6. You can get up-to-date rates—Checking out the current rates on CDs, savings accounts, and loans is fast and easy.
7. It is safe—Online banking activities use highly sophisticated encryption devices to ensure safety and privacy.
8. Learn our specials—View our promo section online that shows what our current specials are
9. Order checks online
10. At AmericanTrust FSB, both Online Banking and Billpay are FREE with any checking or savings account!!!

You owe it to yourself to consider the benefits of having an online relationship with AmericanTrust!!!!



Safe.
Secure.
Easy.

AmericanTrust FSB

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The Bank You Can Trust

**We're on the web @
www.americantrustbank.com**

**The winner of our FREE gas promotion was
Helene Banina. Thank you to everyone for
participating, keep your eyes open for new offers!**

CONGRATULATIONS HELENE!

