



Frank X. Henke, IV
PRESIDENT
AND CHIEF EXECUTIVE OFFICER

August 5, 2010

Dear American Bank & Trust Online Banking User,

I am pleased to announce that on August 16, 2010, American Bank and Trust will unveil an enhanced website and updated online banking experience. The attached information sheet discusses some of the exciting changes coming to online banking.

PLEASE NOTE - In order for American Bank & Trust to complete the Online Banking upgrade, Online Banking will be unavailable from 2:00 p.m. Friday, August 13th, 2010 until around 9:00 a.m. on Monday, August 16th, 2010.

Upon your first visit to the new American Bank homepage, still located at www.americanbanktulsa.com, you will log-in to Online Banking using your existing Login ID (now referred to as an Access ID) and the one-time passcode below.

PLEASE NOTE: A temporary Passcode was mailed to you.

If you did not receive a letter with your temporary Passcode, you may need to re-enroll for Online Banking. Please contact a customer service representative for assistance at 918-481-3010.

You will be required to change your Access ID and Passcode during your first online session on or after August 16, 2010. You will also be prompted to activate additional security features and to enter your e-mail address. Please note that Passcodes are case-sensitive. Detailed instructions to assist you with logging in are presented on the reverse side of the enclosure.

Should you require any assistance accessing your account information on or after August 16, 2010, please contact a customer service representative at 918-481-3010.

We are excited to bring these enhancements, and as always, welcome your feedback.

Best regards,

Frank X. Henke, IV

American Bank & Trust Co. is pleased to announce the enhancement of our Website and Online Banking.

Among the enhancements and new features:

- Online images of your canceled checks
- Categorize your banking activity to assist with budgeting.
- Expanded activity alerts and notifications.
- New automated passcode reset feature
- Send a secure message to the bank.
- More user-friendly website design

COMING SOON:

- Online E-statements
- Real-time transaction posting



To assist you in the transition of your Online Banking service, we have provided you with a summary of changes that may affect your account:

| | |
|----------------------------------|--|
| Online Banking History | We recommend that you print a copy of your current Online Banking history for your records as this information may not be available after Friday, August, 13th, 2010. Please contact customer service for assistance in obtaining account history after that time. |
| Scheduled Bill Payments* | All scheduled and recurring bill payments will carry over into the upgraded online banking bill pay system. |
| Established Bill Payment Payees* | All of your existing payees will carry over to the new Bill Pay system. |
| Bill Pay History* | All Bill Pay history will be converted. <u>We recommend that you print a copy of your current Online Banking Bill Pay history and information for your records.</u> |
| Bill Pay Scheduling* | All scheduled bill payments will carry over to the new system. <u>We recommend that you print a copy of all scheduled payments screen for your records.</u> |
| Quicken® Users | Clients that download transactions into Quicken will need to make a few changes in Quicken in order to continue downloading transaction information. Contact us for assistance. |
| Recurring Transfers | All future dated/recurring transfers will not carry over to the new system and will need to be set up anytime after Monday, August 16 th , 2010. |

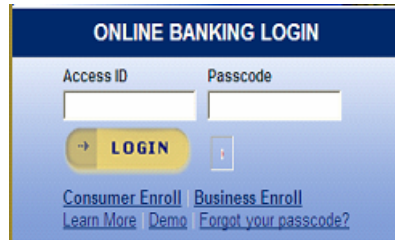
* Our bill pay provider, CheckFree, is not changing as a result of the upgrade to online banking.

If you have any questions or concerns about the new and improved Online Banking service, please feel free to call American Bank & Trust Co. customer service at (918) 481-3010.

LOGIN INFORMATION

The first time you login you will need to:

- Go to www.americanbanktulsa.com
- Locate the "Online Banking Log In" area on the left hand portion of the page.



- You will be prompted to enter an Access ID and Passcode. Your Access ID is the same as your existing Online Banking Login ID.
- You will use a temporary Passcode to gain access for the initial log on. Your temporary Passcode is on the letter you received with this enclosure. Keep in mind the Access ID and Passcode are case sensitive.
- After entering your Access ID and temporary Passcode, click "Log In."
- Upon login you will be prompted to change your Access ID and Passcode – see the requirements below. Never share your Passcode, protect it as you would your ATM PIN.
- You will be prompted to activate additional security features. From time to time, you may be asked to verify your identity by answering challenge questions that you will set up when you login the first time.
- Next, the system will prompt you to enter your email address.
- Finally you will need to read and accept a new user agreement.

ACCESS ID REQUIREMENTS

- Must be between 5-20 characters.
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN or account number with American Bank and Trust Company.

PASSCODE REQUIREMENTS

- Must be at least 8 characters long.
- Must contain at least 1 numeric and 1 alpha character.
- Cannot be the same as your Access ID.

TIPS FOR STRONG PASSCODES:

- Try using special characters in place of letters. (e.g. use symbols like @ or ! in place of "a", "e", "i", "o" or "u")
- Try not to use dictionary words.
- Avoid using passcodes based upon your name, address, or other personal information.