Valuable

CRA CREDIT

SAFE & SECURE

OPEN A MDI CRA CERTICATE OF DEPOSIT TODAY!

Dear Fellow Community Banker,

You can earn valuable CRA credit. It's simple, just open a FDIC insured deposit account with American Metro Bank (AMB) where you may earn a competitive interest rate ***and*** obtain valuable CRA credit.

AMB is one-of-six Minority Depository Institutions (MDI) in the State of Illinois. Your insured financial institution may earn CRA credit by maintaining deposit accounts at MDI's, such as AMB. Furthermore, the MDI's do **not** have to operate within your market area. Please see the FDIC's Financial Institution Letter FIL-64-2017, or excerpts herein, for additional details and information.

MDI CRA CD Product
Interest Rate: negotiable
Term: 12 months
Minimum balance requirement: $245,000
Earn valuable CRA Credit
** A penalty may be imposed for early withdrawal*

AMB is a small community bank operating in the Chinatown and Uptown neighborhoods in Chicago. We continue to have strong loan demand from the communities we serve. Your deposit support would help us continue our mission in serving our communities while providing valuable CRA credit to your bank.

If interested in establishing an account, or learning more about the MDI program, please give me a call, at (773)328-5032, or email, at patrickm@americanmetrobank.com.

I look forward to hearing from you!

Best regards,

Patrick T. McShane
President & CEO

Member FDIC

Excerpts from: FDIC FIL-64-2017

- Insured depository institutions, whether an MDI or non-MDI, may realize business and regulatory benefits from partnering and forming collaborative relationships with MDIs.
- Collaboration among MDIs or between MDIs and non-MDIs can provide viable options for sound and profitable lending and investments that meet the needs of underserved communities.
- Non-MDIs or other MDIs may place deposits directly with an MDI, make a direct capital investment in an MDI, or participate in a fund that makes direct investments in an MDI.
- Institutions engaging in collaborative activities and partnerships with MDIs may receive Community Reinvestment Act (CRA) consideration for such activities.
- Minority depository institutions (MDIs) play a vital role in the U.S. economy by providing responsive banking services to those who might not otherwise have access to a financial institution.
- Collaboration among MDIs, or between MDIs and non-MDIs, can result in sound and profitable lending and investments that meet the needs of underserved communities.
- There are a variety of activities regarding which non-MDIs and other MDIs may collaborate with an MDI. These activities could include, but are not limited to, the following:
  - Direct investment in an MDI;
  - Loan participations, other lending arrangements, and sharing of loan servicing;
  - Sharing of bank staff and other resources; and
  - Information networking.

AMERICAN METRO BANK

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