

TEXAS / *Best in Banking*



## Rooted in Waco, Built on Relationships

American Bank pairs local decision-making with a conservative approach to serve Central Texas businesses and families.

“As a community bank, we’re focused on doing the right thing for our customers,” says Dana Hassell, president and CEO of American Bank. “We take care of them, and we’re always thinking about how we can help in the long term. Making a profit on every transaction is not our first priority. We’re much more interested in building strong, mutually beneficial relationships with our customers.”



Dana Hassell, President and CEO

Founded in 1952, American Bank is an independent and locally owned institution serving the people and businesses of Waco and its neighboring communities. The bank has helped generations of Wacoans buy homes, start businesses, and manage their day-to-day finances. Its four area locations make it easy for customers to do just that.

“One of the things that makes us different is that we’re accessible,” says Hassell. “We make it easy for people to meet with us. If someone is interested in a home loan, meeting with a banker is as easy as walking into one of our branches. If a customer has a problem with their account, someone is always available to help them solve it.”

American Bank has invested in new banking technology designed to make life easier for customers. This includes the bank’s highly rated mobile app, in-person technology like interactive teller machines (ITMs), and ongoing investments to help protect against fraud and other threats.

“We want our customers to interact with us in whatever way they like,” Hassell says. “Technology is the future for banks, but it’s

not all there is to banking. The face-to-face experience still matters to us. We always want to talk to our customers and hear what they have to say.”

### Knowing What Works in Waco

Deep community roots have helped American Bank become a trusted financial partner for businesses throughout McLennan County. As an independent institution, it’s able to make lending decisions locally. As members of the lending team are from the area, they understand the Waco market and have the freedom to create customized solutions for customers.

“We’re able to tailor our loans to the individual rather than force every borrower into a specific product,” Hassell explains. “We take the time to learn about each borrower’s situation. If one of our standard loan products isn’t the right fit, we can work with them to craft a unique loan structure for their needs.”

This flexibility is only possible because of American Bank’s decades of local lending experience. The bank takes a highly conservative approach to its work, Hassell notes, avoiding unnecessary risks whenever possible. As a community bank, ensuring the safety of depositors’ money is the top priority.

“We’re a trusted part of this community, and we take that responsibility very seriously,” Hassell says. “We’re deliberate and cautious about everything we do, because our customers are counting on us. We’ve served the people of Waco for more than 70 years, and we want to ensure that there’s a bright future ahead for the bank and our customers.”



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