American Bank to FMUB CONVERSION

July 10-13, 2026

fmub.bank | (920) 623-4000

Member FDIC

Your New FMUB Debit Card Is On The Way

As part of the completion of the transition to FMUB systems, new FMUB debit cards will be mailed beginning June 8. If you have not received your new debit card by July 1, please contact us at (920) 623-4000 so we can have a replacement card sent prior to the July 10–13 conversion.

Your current American Bank (AB) debit card will continue to work as usual through 5 pm on Friday, July 10. After that time, the card will operate in offline mode during the transition process. In offline mode, transactions may be approved without verifying your current account balance, which could result in overdrafts.

To help avoid potential issues, we encourage customers not to use their AB debit card after 5 pm on Friday, July 10. Please plan ahead and have cash or another form of payment available,

You may activate your new FMUB debit card as soon as it arrives. Your current AB debit card will continue to work until the conversion is complete. Once the conversion has been finalized, your AB debit card will no longer function, and your new, activated FMUB debit card may be used.

During Conversion Weekend, updates and important information, including notification that the conversion is complete and your new FMUB debit card is ready for use, will be posted at fmub.bank/ab.

Important Information About Your FMUB Digital Banking Login

As part of the final phase of the transition from American Bank (AB) to Farmers & Merchants Union Bank (FMUB), customer account information and digital banking services will be moving to FMUB's core processing platform during Conversion Weekend, July 10–13, 2026. This behind-the-scenes conversion will allow former American Bank customers to begin using all FMUB Online and Mobile Banking services.

Access to FMUB Online and Mobile Banking is expected to become available no later than 8 am on Monday, July 13. You may visit fmub.bank/ab throughout the weekend for updates regarding system availability and login access.

FMUB Mobile

After the conversion is complete, you should access FMUB Online Banking directly through fmub.bank. Customers who use mobile banking will need to download the FMUB Mobile Banking app from the Apple App Store® or Google Play™. The American Bank BD Mobile Banking apps will no longer work following the conversion.

FMUB Mobile Business Banking

The first time you log into FMUB digital banking after the transition, you will use your current username along with a temporary password. Personal account customers will use the *last six digits of their Social Security Number* as their temporary password. Business account customers will use the *last six digits of their Business Tax ID (EIN)* as their temporary password. If you are unsure of your Business Tax ID Number, click "Forgot Password" to have a temporary password sent to you.

After logging in, you will be prompted to create a new password and complete a brief security setup. Please allow a few extra minutes the first time you log into FMUB digital banking following the transition.

If you need assistance logging into FMUB, please contact us at (920) 623-4000. We're happy to help.

Mark Your Calendar

Columbus 4th of July FMUB Family Fun Night Tue, June 30 5:30 - 8:00 pm

FMUB is proud to sponsor this event kicking off Columbus' Independence Day celebration. Bring the kids and join us at the Columbus Fireman's Park Pavilion for an evening of family fun. Be sure to stop by the FMUB booth for festive giveaways that are sure to light up the night.

FMUB Bus Trip to Bergstrom-Mahler Museum of Glass & the Paine Art Center and Gardens Thu, July 30 8:30 am - 6:30 pm

Join us on a day trip to the Bergstrom-Mahler Museum of Glass and Paine Art Center and Gardens, where art, architecture, gardens, and craftsmanship come together in unforgettable ways. With comfortable transportation, planned stops, and plenty of time to explore, this trip offers a fun and stress-free way to enjoy summer with others. Tickets for this event are $100. Reserve yours today by calling our Travel Team at (920) 623-7155.

Important Information Regarding Your Bank Statement

Following the completion of the transition to FMUB systems, former American Bank (AB) customers will receive one final AB statement. This statement will include all account activity from the end of your previous statement cycle through the July 10–13 conversion weekend. This final AB statement will be mailed to all customers, including those currently enrolled in eStatements.

Beginning with your next statement cycle following the conversion, you will begin receiving FMUB statements. Customers who wish to continue receiving check images with mailed paper statements will need to request that service by calling (920) 623-4000. Otherwise, paper statements will no longer include check images.

Please note:

- There is a $5 monthly fee for printed paper statements.
- An additional $5 monthly fee applies for receiving check images with paper statements.
- Customers enrolled in FMUB eStatements receive statements electronically at no cost.
- Customers enrolled in FMUB eStatements can also access check images electronically at no cost through FMUB Online and Mobile Banking.
- Customers enrolled in eStatements may conveniently view, download, and print both statements and check images at any time.
- To avoid statement fees and continue convenient access to account information and check images, we encourage you to enroll in eStatements.

Previous AB statements and statement history will be available within FMUB Online and Mobile Banking within approximately 60 days following the conversion.

FMUB Welcomes New Board Member

Farmers & Merchants Union Bank and Jewel Box Financial Services, Inc. are pleased to welcome Dr. Adam Forster to their Boards of Directors. Dr. Forster fills the vacancy left following the passing of longtime board member Douglas A. Caldwell.

Dr. Forster has served the Columbus community through Columbus Family Dental since 2004. He earned his Doctor of Dental Surgery degree from the University of Minnesota School of Dentistry and is known for his commitment to patient care and continuing education in advanced dental technology and procedures.

Dr. Forster understands the importance of local relationships and personalized service—principles that align closely with FMUB's longstanding commitment to community banking