



Chartered	1934
Total Assets	\$1.7 billion
Total Employees	325
Locations in Iowa	15
Locations in Florida	4
Holding Company	Stark Bank Group, Ltd.

Chief Executive Officer
President, Stark Bank Group

Thomas G. Schnurr

BUSINESS LINES

Commercial Lending	Private Banking
Treasury Management	Retail Banking
Wealth Management	Mortgage Origination
Small Business Banking	Internet Banking

Wealth Management Services are not FDIC insured.

ACCESS TO

Merchant Card Processing	International Services
Business Credit Cards	Structured Finance
Purchasing Cards Leasing	

Strengths

First American Bank is a premier privately-owned community bank. Our commercial banking services are delivered by bankers with the experience to understand client business plans. Retail staff offers unparalleled high touch service.

Decisions are made locally, with a sense of urgency that matches that of the business owners we serve.

First American Bank focuses on long-term client relationships, not simply on transactions.

Expertise

We attract high caliber personnel, typically those who are seeking an organization with a can-do approach, and the flexibility of a privately-owned operation.

FIRST AMERICAN BANK SOUNDNESS

First American Bank is a community bank. The nation's community banks are generally healthy and still in the business of gathering deposits and making loans to strengthen the communities where they operate.

First American Bank is recognized as a well-capitalized bank by the Federal Reserve.

First American Bank is regulated by state departments of banking and the Federal Reserve and is a member of the FDIC.

First American Bank belongs to the CDARS® network, of community banks, and offers FDIC insurance on certificates of deposits over \$250,000. Businesses, non-profits, clubs and associations, as well as individual investors, are taking advantage of this service to invest dollars with the peace of mind that FDIC insurance provides.

First American Bank is participating in the FDIC's Transaction Account Guarantee Program (TAGP). All noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account through 12/31/10. Coverage under the TAGP is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

First American Bank serves personal, small business and commercial clients from 15 bank offices across Iowa, and four offices in southwest Florida.

www.bankfirstamerican.com