

Don't lose sight of your dream;
BEAT THE ODDS



American
National Bank
Fox Cities



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Member FDIC

LIKE YOU, WE HAD A VISION

We saw a need for a bank in our community that would focus on small- to medium-sized businesses — a bank that was willing to take a chance on the success of our clients by focusing on what is best for them.

HELP BUSINESS OWNERS BEAT THE ODDS

Huge challenges mean that odds are stacked against business owners. We're a community bank started by local business owners who understand what it takes to succeed.

TURN BANKING EXPERTISE INTO BUSINESS ADVANTAGES

We put together a team with a high business IQ. Their depth of knowledge and experience allow them to see the big picture, find solutions, and not lose sight of small details.

CORE VALUES

What makes us unique is what helps us beat the odds in the banking world. It's based on total client focus.

Servant Leadership - Meet the legitimate needs of others.

Curiosity - Ask better questions to get better results.

Growth - Seek to improve what's around us.

Listening - Take the time to hear and understand.

Persistence - Work goals to completion in the face of adversity.



IN 1993, A FEW BUSINESS OWNERS HAD AN IDEA

These local men and women were the pioneers of a new idea: entrepreneurs serving other entrepreneurs. These forward-thinking founders shared a vision of how they would deliver banking services differently than your traditional bank. They wanted to better serve small businesses—the backbone of the community. They fueled opportunity through their vision to be personal, responsive and flexible with banking solutions. Today we still recognize this vision, and are grateful for the direction that was set by our founding shareholders.

INNOVATIVE SOLUTIONS TO HELP YOU WIN

No matter what you strive for, winning is fun. In the world of business, winning is critical. We strive to be your “go-to” partner... your trusted adviser in all things business. After we learn about your goals and needs, we’ll come up with a strong game plan. Then we’ll incorporate techniques and strategies, along with our trusted partners, that will help you beat the odds.

BUSINESS BANKING

SBA LENDING

TREASURY MANAGEMENT

GROWTH (M&A)

SUCCESSION PLANNING

MORTGAGE LENDING

RETAIL BANKING

MERCHANT CARD SERVICES

EQUIPMENT LEASING

BUILDING OUR COMMUNITY

Much is claimed by financial organizations that say they are community-focused. American National Bank was born right here. To us, being community-driven means having an ingrained commitment to leading and participating in grassroots efforts that benefit all who live here in our community.

We all win when you win.





WE SAW THEIR **VISION** AND MADE IT HAPPEN

FUEL OPPORTUNITY

We've traveled that long, bumpy road. We know that each mile has its challenges. But, each time an obstacle is overcome, the momentum goes forward. When we identify an opportunity, we don't assign limits. You're a business owner because you saw an opportunity that others couldn't see or were afraid to reach for. You already have what it takes, but if you need more, let us be your guide along the road to success. Let us fuel your opportunity.



"American National Bank advisors never have an agenda, instead they listen. They are refreshingly different: entrepreneurial, proactive and strategic. A real win/win relationship." - Kurt Voss *AmeriLux International, LLC.*

"I was encouraged to believe 'You can do this' by support of my family and American National Bank. We've gotten to know each other by our first names. It helps that they really understand the dollars and cents of business."
- Julie Stoffel *Cradle to Crayons Learning Center, LLC.*



"I know that the bank's in our corner. I know that they have our best interest at heart and I know that they're going to do everything that they can to help us be successful and effective at delivering [our] mission to the community." - Steve McCarthy *Curative Connections, CEO*

HOW TO BEAT THE ODDS

According to the U.S. Small Business Administration (SBA), only about one third of business startups survive ten years or more.* In order to beat those odds, here is a list to consider:

- A passion for business
- An understanding of the market
- Excellent management skills
- Sufficient capital
- A proper location
- A solid business plan
- Correct marketing

*(2016, June). U.S. Small Business Administration Office of Advocacy Frequently Asked Questions. Retrieved from <http://sba.gov>

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“Our bankers think like business owners - they ask the type of questions that will respectfully challenge you and help you achieve your strategic goals.”

*Paul Northway
President/CEO*



**BEAT THE
ODDS
WITH
AMERICAN
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BANK
FOX CITIES**

