



FOR IMMEDIATE RELEASE

Local Bank to hold seminar on Check 21

CHEYENNE, WY: June 10, 2004 – In October of 2003, the Check 21 Act was signed into law. This landmark legislation will allow banks across the nation to begin providing electronic images of the original check which is called a Substitute Check. The Check 21 Act will affect every customer at every bank in the nation. Banks will no longer receive original checks back from other banks, as has been the norm in this country since checks became legal tender. The impact of this legislation will result in sweeping changes in the payment processing system in the United States. Check 21 will become effective October 28, 2004.

“The Check 21 Act will have a significant impact on the banking industry and the entire payment system. It is important that our customers are aware of this change and the affect it will have on them.”-Mark Zaback, President, American National Bank.

American National Bank would like to invite the public to attend a seminar on Check 21 at their downtown office on June 23rd at 5:15 pm. Learn more about Check 21 and how it will affect your business or you individually. The program generally lasts an hour and a half or more and will be presented by Tony Minnick of Community First Data Service. Tony has 28 years of banking experience and check processing expertise with our bank. Please RVSP by June 20th to me at 307-778-5234. Space is limited so call early if you are interested.

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