



American National Bank Is Thriving

Outstanding Service, Local Decision Making Are Key

What do you call a community bank that prides itself on exemplary customer service, exceptional employees and responsive local decision making? An independent financial institution that is committed to giving back, in dollars and volunteer hours, to the communities it serves? A family-and employee-owned business that has grown by leaps and bounds without forsaking its core values?

Chances are, if you live in Colorado or Wyoming, you call it American National Bank. With 33 banking locations and counting, American National Bank continues to thrive in an organizational culture of high-touch service, responsive local decision making and community responsibility.

“By empowering our people at the regional and market levels, we’re able to offer unmatched service excellence.”

– **Donald Sturm, Chairman, Sturm Financial Group, Inc. and American National Bank**

“Last year alone, our deposits grew by a remarkable 31 percent, to over \$2 billion, all through internal growth at existing locations,” says Donald Sturm who, with his wife, Susan, owns Sturm Financial Group, Inc., the bank’s parent company. (Sturm Financial Group, Inc. also owns Community First Data Services, and Premier Bank in Kansas and Missouri.)

‘Our People Are Critical to Our Success’

The name American National Bank dates back to 1918, but the modern-day American National Bank story began in 1987, when Donald and Susan Sturm purchased their first bank, in Cheyenne, Wyoming. “From late 1989 to August 1990, a time when the banking industry was in disrepair, we purchased two failing banks, four failed

thrifts and one failed bank,” recalls Donald Sturm. Since then, the bank has grown largely through de novo growth, prospering in step with its communities.

Most recently, it opened in a new market, Monument, Colorado. Also new in the last three years are banking offices

“The customer’s needs always come first, and our staff is dedicated and committed to fulfilling those needs.”

– **Dennis Nathan, President and CEO, American National Bank and Sturm Financial Group, Inc.**

in Aspen, Avon, Eagle, Edwards, Telluride, Boulder and Meridian (South-east Denver) Colorado, and in Casper and Gillette, Wyoming. And new locations in Castle Rock, Colorado (new market); and Grand Junction and Colorado Springs, Colorado, are in the pipeline.

“We’re also looking at additional sites in the Denver market and potentially expanding into Arizona markets as well,” says Dennis Nathan, president and CEO. “But before we put up bricks and mortar, we look for quality people to fill key roles. Our people drive our success.”

Bank Locations

- Colorado - 25
- Wyoming - 8

New Locations Coming Soon

- Castle Rock
- Colorado Springs
- Denver
- Grand Junction

For more information, please visit our website, www.anbbank.com.



Dennis Nathan and Don Sturm

Giving Back to the Community

To Donald and Susan Sturm, it’s almost as basic as breathing: If you’re a community bank, you need to support the community.

Toward this end, American National Bank and the Sturm Family Foundation, the couple’s philanthropic endeavor, have contributed millions of dollars and thousands of volunteer hours to worthy causes in Colorado and Wyoming. Charter schools, affordable-housing organizations, public television and radio stations, performing arts organizations, and other educational and nonprofit organizations have all benefited from their largesse. Not to mention the University of Denver, whose Sturm College of Law and Sturm Hall are both named in honor of the Foundation’s \$30 million donation. (Donald Sturm has also been a member of the University’s board of trustees since 1992 and has helped guide its expansion.)

Bank employees are also encouraged to volunteer their time as members of the bank’s Community Corps Employee Volunteer Program.



AmericanNationalBank™

Member Sturm Financial Group