



AMERICAN NATIONAL BANK OF MT. PLEASANT

(/)

ONLINE BANKING

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Home (/) > Personal

PERSONAL ACCOUNTS

Deposit Account Services - Included At No Additional Cost

Direct Deposit	Bill Pay
Debit Cards (addable to digital wallets, and now tap enabled)	Notary service
2 Local ATM Locations	Night Deposit
No fees charged for ATM/Debit transactions	Mobile Remote Deposit
Online & Mobile Banking APP*	24-hour Automated Telephone Banking

What account best suits your needs? We've designed a host of different deposit accounts to help you manage, save, and spend your money on your terms.

[Apply for an Account \(https://www.originatewebcenter.com/uopen/originate/welcome.do?auth=38a31b96a621d335\)](https://www.originatewebcenter.com/uopen/originate/welcome.do?auth=38a31b96a621d335)

	Individual Checking	Senior Citizen Checking	American Eagle Checking	NOW Checking	Money Market Checking	Individual Savings	TUTMA Savings
Account Overview	Simple checking Unlimited check writing and no regular monthly service fees	Non-interest-bearing checking for persons age 60 or older	Checking with accidental death insurance benefits** Benefit amounts vary	Interest-bearing checking Unlimited check writing and withdrawals	Interest bearing checking Limited check writing and withdrawals: interest rates based on balance tiers	Savings Interest bearing savings with no regular service fees	For minors under the age of 21 Interest bearing savings with no regular service fees
Minimum to Open	\$200, or \$0 with direct deposit	None	None	\$1500	\$5000	\$200 or \$0 with direct deposit	None
Minimum Daily Balance Requirement	None	None	None	\$1500 to avoid fee \$1000 to earn interest	\$5000 to avoid fee \$1000 to earn interest	\$25 to earn interest	\$25 to earn interest

	Individual Checking	Senior Citizen Checking	American Eagle Checking	NOW Checking	Money Market Checking	Individual Savings	TUTMA Savings
Monthly Service Fee	None	None	\$7.50 - Individual \$8.50 - joint \$9.50 - family	\$10 if balance requirement is not met	\$15 if balance requirement is not met	None	None
Limits to Withdrawals	None	None	None	None	None ¹	None ²	None ²
Free Checks	-	Free Bank custom wallet checks	First two boxes of the Bank's custom wallet checks	-	-	-	-
Free Safe-Deposit Box Rental	-	3x5 box free for first year	3x5 box free for first year	-	-	-	-
Free Cashiers Checks and Money Orders	-	Yes	Yes	-	-	-	-

**Accidental death insurance benefits are not deposit products, not FDIC-insured, not insured by any Federal Gov't agency, and not guaranteed by the bank.

¹An excessive withdrawal fee of \$5.00 will be charged for each withdrawal or transfer in excess of six during a statement cycle.

²An excessive withdrawal fee of \$2.00 will be charged for each withdrawal or transfer in excess of six during a quarter.

Spend & Save - Regular checking and savings work together - Debit card transactions from your checking account round up to the next whole dollar and the difference is deposited into your American National Bank Savings account.

Overdraft and Insufficient Funds Programs -

An overdraft occurs when you do not have enough money, or insufficient funds, in your account to cover a transaction, but the bank honors the transactions and allows the account to temporarily carry a negative balance until additional funds can be deposited. American National Bank of Mount Pleasant has three programs to help our customers with such transactions. View the program details for the [Overdraft and Insufficient Funds Programs \(OD/NSF\)](#) ([/assets/files/fAC1FhmA](#)).

Certificates of Deposit

Certificates of Deposit (CDs) are a secure way to invest your hard-earned money. We offer a fixed rate of interest over terms ranging from 3 months to 60 months and flexible interest payment options, including payment by check, deposit to account, or compounding back to the CD. Penalties for early withdrawal may apply.



IRAs

Maximize the benefits of an American National Bank Individual Retirement Account (IRA), which allows you to invest in your retirement with secure, low-risk CDs. Some terms and fees may apply to all accounts. Contact New Accounts/Customer Service for more information.

Health Savings Accounts

A Health Savings Account (HSA) is a tax-exempt trust or custodial account established exclusively for the purpose of paying or reimbursing qualified medical expenses for individuals with high deductible health plans. The funds can be used for your personal qualified medical expenses and those of your spouse and your dependents. Must have HSA eligible healthcare plan to qualify.

*American National Bank of Mount Pleasant, provides mobile banking as a free service to our online banking customers. However, web access and text messaging are needed to use our full range of mobile banking products and your mobile communications carrier may charge you for web access and text messages. Please check your service provider for specific fees and charges.

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Verified: Mar 25, 2025

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AMERICAN NATIONAL BANK OF MT. PLEASANT

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ONLINE BANKING

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START YOUR ACCOUNT ONLINE



Ready to start your next account? Apply online in minutes, from the convenience of wherever you are.

Select an option below.

[Apply for a Checking Account \(https://www.originatewebcenter.com/uopen/originate/welcome.do?auth=38a31b96a621d335\)](https://www.originatewebcenter.com/uopen/originate/welcome.do?auth=38a31b96a621d335)

[Apply for a Loan \(https://www.originatewebcenter.com/uopen/originate/welcome.do?auth=38a31b96a621d335\)](https://www.originatewebcenter.com/uopen/originate/welcome.do?auth=38a31b96a621d335)

Have questions? Call us at (903) 572-1776

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What You Need to Know about Overdraft and Insufficient Funds Programs

Effective January 1, 2023

An overdraft occurs when you do not have enough money, or insufficient funds, in your account to cover a transaction, but the bank honors the transactions and allows the account to temporarily carry a negative balance until additional funds can be deposited. American National Bank of Mount Pleasant has three programs to help our customers with such transactions. Below are the various Overdraft and Insufficient Funds Programs (OD/NSF) available.

1. **Insufficient Funds (NSF) Program** is the default set of overdraft practices built into deposit accounts subject to the insufficient funds procedures. Debit Cards and ATM transactions are not processed if there is not enough money to cover the transaction. Other types of transactions (see below) are reviewed per presentation on a case-by-case basis and are at bank discretion:
 - a. Returned to the sender as unpaid or declined, a fee is charged.
 - b. Paid and the account is allowed to go into a negative balance, a fee is charged.
2. **Overdraft Automatic Transfer Authorization (ODATA) Program** is a customer opted into self-funded variation of ODP. Two accounts are linked together, such as a checking and savings account, funds are automatically transferred from the linked protecting account to cover items when funds are insufficient. There are reduced fees for this service, compared to the other programs. *ATM/ Debit Card Transactions are unable to be part of this program.*
3. **Overdraft Privilege (ODP) Program** is a customer opted into program that pre-approves an account for the ability to become overdrawn. The bank will automatically honor transactions when the account has insufficient funds, subject to this program terms of use. The customer is notified when the account is overdrawn and assessed the resultant fee. The ATM/Debit Card Transactions Opt-in form must be signed for debit cards to be included in this program.

The bank's OD/NSF programs may be applied to the following types of transactions:

- Checks Written
- In-Person Withdrawals
- ACH Transactions
- Internet Banking
- Telephone Banking Transactions
- Automatic Bill Payments

The Overdraft Privilege Program (ODP) and ATM/Debit Card Transactions Opt-in form are required to allow the following:

- ATM Transactions
- Everyday Debit Card Transactions
- Pre-Authorized Automatic Bank Transfers

When not enrolled within the Overdraft Privilege or Overdraft Automatic Transfer Authorization plans the bank's standard Insufficient Funds Policy is enforced. The bank then pays overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If the bank does not authorize and pay an overdraft, your transaction will be returned as unpaid and insufficient (NSF) or debit cards will be declined at point of sale (POS). ATM and debit card transactions declined at POS are not assessed a fee.

OD/NSF Fee Schedule

	ITEM \$ MIN	ITEM \$ MAX	OD/NSF FEE CHARGE
(Tier1)	\$0.01	\$10.00	No Fee
(Tier2)	\$10.01	\$29.99	\$10.00
(Tier3)	\$30.00	Unlimited	\$30.00
*ODATA	N/A	N/A	\$5 per transfer

The fee for insufficient an item whether paid or returned is the same

The There is no limit for number of items that may incur a fee, the fee will not exceed \$120 per business day.

*ODATA – Overdraft Automatic Transfer Authorization is a single transfer at end of day from the linked protecting account.

American National Bank – OD/NSF Program Policy Disclosure

The Insufficient Funds and Overdraft Programs (OD/NSF) are services provided to our consumer checking accounts to cover inadvertent overdrafts. These services are subject to the eligibility criteria and other constraints as explained below.

Terms of Use

- **The default program for deposit accounts is the Insufficient Funds Program (NSF).** Within this default program the payment of insufficient items is not guaranteed. Whether your insufficient items will be paid and allowed to overdraft your account is discretionary, and the bank reserves the right not to pay. For example, the bank typically does not pay overdrafts if an account is not in good standing, nor has regular or direct deposits that bring the account to a positive balance.
- **You must qualify, Opt-in and enroll if you wish to change from the default NSF program .** You may request enrollment in an alternate Overdraft (OD) by completing the form provided at the bottom of this disclosure. You may have this service removed from your account at any time by contacting the Bank.
- **You will be charged an OD/NSF fee for each insufficient item whether returned or paid.** You will be charged a fee, subject to the OD/NSF fee schedule, per each item per presentment. Multiple OD/NSF fees may be charged.
- **Overdraft Limit** maximum bank discretionary limit is set at \$500, this limit includes, and is not limited to any and all fees accrued.
- **Maximum daily fee.** There is no limit on the number of insufficient items that may incur a fee however, the maximum amount of OD/NSF fees that can apply to an account in a single business day are \$120.00.
- **Deposits to Overdrawn Accounts.** All deposits to overdrawn accounts are first applied to the negative balance. Customers who receive Social Security, federal direct deposit, or any other entitlement should not request ODP if they do not want the Bank to apply those funds to pay an overdraft.
- **Excessive Use –** OD/NSF programs are not designed to be used as a permanent solution for financial needs. The Bank monitors accounts for excessive use, and we may remove ODP if we believe you are not managing your account in a responsible manner which may harm you or the Bank.
- **Suspension of Overdraft Privilege.** If you overdraw your account, you must return the account to a positive balance within 30 days, or your ODP will be suspended.
- **Closing of Overdrawn Accounts.** Checking accounts that remain overdrawn for 30 consecutive calendar days are subject to be closed and charged off.
- **Payment Order of Items -** The order in which items are presented may affect the total fees assessed to your account. The first items that we pay are ATM withdrawals, debit card transactions, and any checks cashed by our employees or that you have written to us. We pay the remaining items, such as ACH items, preauthorized automatic transfers, telephone-initiated transfers, any other electronic transfers, and checks, based on the amount from smallest to largest.
- **Joint accounts** require authorization by only one accountholder to select or make changes to the chosen OD/NSF program.

Eligibility Criteria - No application is required; eligibility is at the discretion of the Bank. You may not be granted ODP if:

- You are more than 30 days past due on any Bank loan or delinquent on any other obligation to the Bank.
- You have an unresolved prior loss with the Bank.
- You are subject to any legal or administrative orders, levy, or are currently a party in a bankruptcy proceeding.
- Your account is being reviewed for fraudulent activity or transactions.
- You have a current outstanding balance on an Overdraft Repayment Plan.
- You are a minor.
- We do not have a valid address for you.
- A ChexSystems or any other negative indicator is present.
- Your account is a fiduciary trust, escrow account, business account, or other ineligible account.
- Your account is classified as dormant.

Financial Education – The Bank believes that financial literacy and education helps consumers make informed decisions. Awareness of personal financial responsibility allows consumers to realize the benefits of responsible money management and understand the credit process and availability of help if problems occur. www.MyMoney.gov is the federal government’s website for federal financial literacy, education programs, grants, and other information. To request a personal financial toolkit, call **1-888-MyMoney**.

Checking Account Agreement - Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories, and the Bank with regard to your deposit account. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed so as to minimize conflicts between them.

Waiver - The Bank’s forbearance from, or delay in, exercising any of the Bank’s rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, this ODP disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank’s rights, remedies, or privileges.

Remedy - You and the Bank agree that the exclusive remedy and forum for all disputes arising out of the Overdraft Privilege or your or the Bank’s performance there under, except for matters you or the Bank take to small claims court, is arbitration by an independent arbitrator pursuant to the applicable rules of the American Arbitration Association, except as prohibited by law.

Effective Date- All information listed in this disclosure is effective December 1, 2022

**You may revoke your authorization at any time by selecting a new OD/NSF plan enrollment.
For more information call (903) 572-1776 to speak to a customer service representative.**

American National Bank – OD/NSF Enrollment Selection Form

(CHOOSE ONE)

_____ *Insufficient Fund (NSF) Program*

I understand that I'm retaining the default Insufficient Fund (NSF) Program, that any and/or all of my insufficient fund items may be returned to the Payee, and I agree to hold the Bank harmless, and without liability, for any Payee fees or other consequences that may result from this action. The Bank will continue to charge fees for any transactions per presentment to the Bank drawn on insufficient funds whether paid or returned. The Insufficient Funds (NSF) Program is the default set of overdraft practices built into deposit accounts subject to the insufficient funds procedures. Debit Cards and ATM transactions are not processed if there is not enough money to cover the transaction. Other types of transactions (see disclosure) are reviewed per presentment on a case-by-case basis and are at bank discretion:

- a. Returned to the sender as unpaid or declined, a fee is charged.
- b. Paid and the account is allowed to go into a negative balance, a fee is charged.

_____ *Overdraft Automatic Transfer Authorization (ODATA) Program*

Transfer from Account Type: DDA Savings/MMKT Protecting Account Number: _____

I understand that I'm enrolling in the Overdraft Automatic Transfer Authorization (ODATA) Program. That this is a customer opted into self-funded variation of Overdraft Protection. Two accounts are linked together, such as a checking and savings account, funds are automatically transferred from the linked protecting account to cover items when funds are insufficient. There are reduced fees for this service, (see disclosure) compared to the other programs. *ATM/ Debit Card Transactions are unable to be part of this program.* The fee is per occurrence as indicated in the OD/NSF fee schedule. An additional Automatic Transfer Authorization for will If I do not have enough funds in account number to pay items presented against that account, I authorize the Financial Institution to automatically transfer funds in the amount set forth above from account number and deposit the transferred funds into account number to cover any amounts overdrawn. The Financial Institution may continue to make such transfers to cover overdrafts until I notify the Financial Institution in writing to stop. I am an authorized signer on each account listed above. My signature satisfies the minimum number of signatures necessary for withdrawal requirement regarding account number . This agreement is subject to the terms and conditions contained in the Deposit Account Agreement and Disclosure. The Financial Institution (at their complete discretion) may make one transfer to cover each overdraft or one transfer to cover a number of overdrafts during the same day. If this authorization changes any prior authorization, the prior authorization is cancelled and I instruct the Financial Institution to follow this authorization. I acknowledge that if there are not enough available funds in account number to cover the amount(s) overdrawn (or incremental transfer amount, if applicable), then the transfer may not be made and the Financial Institution may treat the item as a nonsufficient funds (NSF) item and process it as such. I understand the Financial Institution does not need to notify me of automatic transfers. I understand that I can call the Financial Institution to find out whether or not a transfer has been made. I understand that I am responsible for the disclosed fees regarding this transfer service. I further acknowledge that the Financial Institution will not be liable for any fees, late charges, penalties, additional interest, or any other charge or amount related to items returned because of insufficient funds. The Financial Institution shall not be responsible if an automatic transfer is not made.

_____ *Overdraft Privilege (ODP) Program*

I understand I am enrolling in the banks' **Overdraft Privilege (ODP) Program** that this is a customer opted into program that pre-approves an account for the ability to become overdrawn up to the policy limit at the banks discretion. The bank will automatically honor transactions when the account has insufficient funds, subject to this program terms of use. The customer is notified when the account is overdrawn and assessed the resultant fee; I preauthorize the overdrafting of my account. I acknowledge I have reviewed the program Terms of Use.

The ATM/Debit Card Transactions Opt-in/out option must be selected (choose one)

___ I **do** want American National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. (opt-in)

___ I do **not** want American National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. (opt-out)

I acknowledge receipt of the Bank's Overdraft Privilege Disclosure, which outlines program specifics, eligibility requirements, and available alternatives. (only one signature required for joint accounts).

Account Holder Name (please print)

Account Number

Account Holder Signature

Date



AMERICAN NATIONAL BANK OF MT. PLEASANT

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Home (/) > Meet The Bank

ADDITIONAL SERVICES

WE WANT TO HELP FULFILL ALL OUR CUSTOMER'S NEEDS.

That is why we offer the following products and services.

- Direct deposit
- **Convenient ATMs* (/meet-the-bank/locations-and-atms)**
- Overdraft Privilege (some restrictions apply) and Overdraft Protection
- 24-hour telephone banking available by calling (903) 575-1776
- Automatic funds transfer between accounts
- Merchant services
- Commercial Online Banking (ACH debit and credit origination)
- Extended drive-in hours
- **Online and Mobile Banking (/personal/online-banking)**
- Bill Pay
- Wire Transfers
- Night depository
- Notary service
- Cashiers' checks
- Money orders
- **e-Statements (/e-statements)**
- Safe deposit boxes (safe deposit boxes are not governed under FDIC insurance rules)
- Mobile Remote Deposit Capture
- Merchant Capture
- Debit Card and Credit Cards - **ANB Credit Card account login (https://onlinebanking.firstdata.com/ecs/auth/?cid=AAAA4422001)**
- Visa Cash Card

* American National Bank does not charge a fee if our customers use another bank's ATM, however, that bank may impose a fee.

Contact Us! (/meet-the-bank/contact-bank)

Visit Us! (/meet-the-bank/locations-and-atms)

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Banno Monitor
Verified Mar 25, 2025



AMERICAN NATIONAL BANK OF MT. PLEASANT

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LOCATIONS & ATMS



Example: 301 South Madison Avenue Mt. Pleasant TX 75456

Enter an address, zip code, or city and state to begin your search.

33.148,-94.9752

Search

Refine your search

Showing results in 806 W Cross St, Mt Pleasant, TX 75455, USA

Search results

Search results



American National Bank (Main Branch)

301 South Madison Avenue
Mt. Pleasant, TX 75456-1776
(903) 572-1776 (tel:+19035721776)

Lobby Hours

Monday - Thursday: 9 AM - 3 PM
Friday: 9 AM - 5:30 PM

Drive-In Hours

Monday - Friday: 7:30 AM - 6 PM
Saturday: 9 AM - 1 PM

Fax: (903) 577-8400

IVR Telephone Banking: (903) 575-1776 (requires enrollment)
0.55 miles

[Get Directions \(https://maps.google.com/maps?saddr=&daddr=301 South Madison Avenue Mt. Pleasant 75456-1776\)](https://maps.google.com/maps?saddr=&daddr=301+South+Madison+Avenue+Mt.+Pleasant+75456-1776)



American National Bank (ATM)

301 South Madison Avenue
Mt. Pleasant, TX 75456-1776

0.55 miles

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Murphy ATM

2313 S Jefferson Ave
Mount Pleasant, TX 75455

1.05 miles

[Get Directions \(https://maps.google.com/maps?saddr=&daddr=2313 S Jefferson Ave Mount Pleasant 75455\)](https://maps.google.com/maps?saddr=&daddr=2313+S+Jefferson+Ave+Mount+Pleasant+75455)

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ONLINE BANKING

SEE WHAT YOU ARE MISSING

ONLINE AND MOBILE APP BANKING*

[ENROLL NOW \(HTTPS://GATEWAY.FUNDSXPRESS.COM/ANBTX/E-DISCLOSURE.HTM\)](https://gateway.fundsxpress.com/anbtX/e-disclosure.htm)- TO START ENJOYING THE CONVENIENCE AND BENEFITS

BANKING DESIGNED TO GO WHERE YOU GO

- Download the app for Android and Apple mobile devices.
- Log In from any desktop or mobile browser at www.anbmp.com (/index)

DESIGNED WITH SECURITY IN MIND:

- Login with Multi-Factor Authentication (MFA)
- Encrypted the connection wards off criminals
- Blocks access from your device if infected with a malicious virus
- Set up Alerts to notify of unwanted banking activity on your accounts

BENEFITS OF INTERNET BANKING:

- Access from Anywhere
- Available 24/7
- View account information: balances, transactions, images of cleared checks and deposit slips.
- Transfer funds between accounts
- Make your Loan Payment
- Export account history to QuickBooks, Quicken, or MS Money

FORGOT YOUR PASSCODE? NO WORRIES!

Just click the "forgot your passcode?" beneath the customer login portal on our homepage.

E-STATEMENTS

Tired of seeing your paper statements stack up? Receive them electronically instead and view them online. Opt in by selecting "Statements" from your detailed account view.

PAY SOMEONE

Though the Online Banking website and App you can send money to someone using our P2P service called Pay Someone. All you need is the phone number or email of the person you want to send money to.

BILL PAY

Bill pay is a complementary service that allows you an alternative means of paying your bills.

- Pay bills electronically to both national and local vendors
- Pay any bill you normally pay by check with just a few clicks
- Set up one-time or recurring payments

**American National Bank of Mount Pleasant provides mobile banking as a free service to our online banking customers. However, web access and text messaging are needed to use our full range of mobile banking products and your mobile communications carrier may charge you for web access and text messages. Please check your service provider for specific fees and charges.*



Growing Together

Open a savings account with your family's future in mind

[Discover Personal Savings \(/personal/personal-accounts\)](/personal/personal-accounts)



Find Your Loan

You will find our rates competitive and our service prompt, professional, and courteous.

[Go to Personal Loans \(/personal/personal-loans\)](/personal/personal-loans)

[f \(https://www.facebook.com/anbmp\)](https://www.facebook.com/anbmp) [@ \(https://www.instagram.com/amnatbkmp\)](https://www.instagram.com/amnatbkmp)

[Snapchat \(https://www.snapchat.com/add/anbmp\)](https://www.snapchat.com/add/anbmp)



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E-STATEMENTS

THERE ARE LOTS OF REASONS TO OPTIN FOR E-STATEMENTS!

Opt-in from your [online banking \(https://anbtx.secure.fundspress.com/DigitalBanking/fx?iid=ANBTX\)](https://anbtx.secure.fundspress.com/DigitalBanking/fx?iid=ANBTX). (must logon a computer for access)

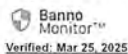
e-Statements are a GREEN, secure way to receive American National Bank checking and savings account statements electronically. E-statements include all of the same information as a paper statement, with the benefit of receiving them directly in your email inbox.

- **Convenient** - Access your e-Statements via email the day the statement is generated.
- **Simple** - View your statements in an easy-to-read PDF format. They are also available in Excel or Quicken upon request.
- **Security** - This service keeps your financial information out of your mailbox and trash and away from identity thieves. Plus, e-Statements are password protected for additional security.
- **Printable** - Everything is printable should you find yourself with a need for a hard copy. Your e-Statement can also be saved to your computer's hard drive for future reference.
- **Control** - You can always return to having your paper statements mailed to you if needed. It is simple to go back to paper statements should you change your mind, so you have nothing to lose by giving it a try.
- **Environmentally Friendly** - e-Statements are environmentally friendly. Help reduce your paper clutter, increase your banking security, and save some trees at the same time.

To sign up for e-Statements, log in to Internet Banking and click on the Welcome tab at the top of the page. Select All Services & Settings, then under Preferences, click View Statements. If you have any problems or questions about the enrollment process, please call for Customer Service at (903) 572 - 1776.

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[Snapchat \(https://www.snapchat.com/add/anbmp\)](https://www.snapchat.com/add/anbmp)



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CALCULATORS

AUTO

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CREDIT CARD & DEBT

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- [Student Loan Consolidation & Payoff \(/calculator/student-rolldown\)](/calculator/student-rolldown)
- [Personal Debt Consolidation \(/calculator/debt-consolidate\)](/calculator/debt-consolidate)
- [Credit Card Payoff \(/calculator/payoff-cc\)](/calculator/payoff-cc)

INSURANCE

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- [HSA Contributions \(/calculator/hsa-contribution\)](/calculator/hsa-contribution)
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There's No Place Like Home

Our strength is in our local heritage

[Learn About Us \(/meet-the-bank/about-us\)](/meet-the-bank/about-us)



Find Your Loan

You will find our rates competitive and our service prompt, professional, and courteous.

[Go to Personal Loans \(/personal/personal-loans\)](/personal/personal-loans)

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Home (/) › Personal

PERSONAL LOANS

LET'S GO GET YOUR DREAM

We all have dreams. A loan can turn those dreams into reality. We at American National Bank believe in our community and want to invest in the dreams of those that live here. Come share with our team what is important to you. If that dream is owning your own business check out our [business loans page](#).
(/business/business-loans)

ARE YOU DREAMING OF A NEW...

- Car or Truck
- Motorcycle
- ATV or Side by Side
- RV, Camper, or Motorhome
- Airplane
- Vacation
- Tractor

Apply for a Loan (<https://www.OriginateWebCenter.com/uopen/originate/welcome.do?auth=38a31b96a621d335>)

[Meet our lenders \(/loans/meet-our-lenders\)](/loans/meet-our-lenders) who can help with your next dream.

[Loan forms are available for print. \(/loans/loan-forms\)](/loans/loan-forms)



Banking at Your Fingertips

Bank wherever you are with our Mobile App. It's designed to be safe wherever you go.

[Download Our App \(/personal/online-banking\)](/personal/online-banking)

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Home (/) > Business

AG & CATTLE

American National Bank understands the needs of farmers and ranchers. Many of our own employees spend their time out of office on a tractor or mending fence. We know there is no one-size fits all product for ranch life. Come speak with a lender today. Tell us of your needs and we will custom fit a loan to work together.





Ag Solutions

Find a financial solution designed for your needs.


[Speak With Our Lenders \(/loans/meet-our-lenders\)](/loans/meet-our-lenders)

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BUSINESS ACCOUNTS

ELEVATE YOUR BUSINESS

At American National Bank we offer a variety of business accounts, products and services designed to enable your business to achieve success.

BUSINESS CHECKING

Account Overview	Business Checking
Check Writing	Unlimited check writing Positive pay is not available at this time
Minimum to Open	\$500
Minimum Daily Balance Requirement	\$500 to avoid fee
Monthly Service Fee	\$7.00 if balance requirement is not met
Limits to Withdrawals	None
Checks	Available for purchase. Up to 12 complementary counter checks available at time of opening.
Safe-Deposit Box Rental	Available; pricing and sizes vary, available upon request
Cashier Checks	\$3 per instrument
Money Orders	\$1 per instrument, Max amount \$2,000 per instrument.

ONLINE/MOBILE BANKING

Time is money, as a business owner you deserve to have access to your financial information when and where you need it. Our leading class online banking service was chosen to allow users more control and more power over their finances than ever before.

DEBIT/ATM CARD

Convenience and security blend together in perfect harmony

- VISA debit card accepted worldwide
- Chip enabled protection for your security
- Fraud Watch monitors your account for unusual activity

E-STATEMENTS

Don't worry about statements getting lost in the mail, misplaced, or needing to file them away till tax season. Statements are available online for up to seven years.

BILL PAY

Still writing checks to pay the bills. Save time and money by utilizing our Bill Pay service. Tell Bill Pay who, when, and how much to pay, Bill Pay will take care of the rest.

MERCHANT CAPTURE

Does your Business take in a lot of payments via check?

Tired of running to the bank daily to deposit checks?

Ask customer service about setting up Merchant Capture. Save the trip to the bank and deposit the checks from the comfort of your office at the time of day most convenient to you.

NIGHT DROP

If you can't make it to the bank during business hours, use the night drop. We will process any deposit slips and have them ready for pick up the next day.




We Like to Keep It Local

We can help your small business succeed. Contact us for a loan on your next project.


[Business Loans \(/business/business-loans\)](/business/business-loans)

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BUSINESS LOANS

WE HELP BUSINESSES THRIVE

Our [lending team \(/loans/meet-our-lenders\)](#) combines years of experience with personal service to find the financial solution that is right for you. We offer competitive rates and a variety of terms and options to help you succeed in your business ventures.

We finance:

- Business Purchase Loans
- Agricultural Loans
- Business Expansion/Refinance Loans
- Construction and Land Development Loans
- New and Used Equipment Loans
- Lines of Credit
- SBA Loans

To get started on applying for your business loan, [Meet Our Lenders \(/loans/meet-our-lenders\)](#), and email, call or submit your application.

[Loan forms are available for print. \(/loans/loan-forms\)](#)



[Find Your Loan](#)

You will find our rates competitive and our service prompt, professional, and courteous.

[Go to Personal Loans \(/personal/personal-loans\)](/personal/personal-loans)

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REAL ESTATE LOANS



WHY AMERICAN NATIONAL BANK IS THE BEST CHOICE FOR FINANCING YOUR REAL ESTATE NEEDS.

For more than 40 years, American National Bank has prided itself on offering customers real estate loans with excellent service and competitive rates. Whether you're buying your first home, remodeling your home, or purchasing an investment property, we have the experience and expertise to help you achieve your real estate goals. We pride ourselves on a high level of personal service to help you find the financial solution that best meets your financial needs.

Contact one of our loan officers (</loans/meet-our-lenders>) to see how American National Bank can help finance your real estate purchase.

[Home Loan Tool Kit \(/assets/files/32X9mzgk\)](/assets/files/32X9mzgk)


- Consumer Mortgage +
- Home Improvement Loans +
- Home Equity Loans +
- Residential & Commercial Construction +
- Farmland, Hunting, & Investment Property +
- Vacation & Second Homes +
- Multi-Family Real Estate Loans +

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SECONDARY MARKET LOAN PRODUCTS

A MORTGAGE CAN BE A BIG DECISION.

Whether you're buying a new home or refinancing your current home the professions at American Nation Bank can help guide you through the process.

APPLICATION PROCESS

Are you ready to purchase a home? Let us help you [get Pre-Qualified \(https://na3.docuSign.net/Member/PowerFormSigning.aspx?PowerFormId=1b2b2048-1488-4800-8a50-2230b748ef5f&env=na3&acct=fe6a2f17-6b74-49d1-a69f-abad54906216&v=2\)](https://na3.docuSign.net/Member/PowerFormSigning.aspx?PowerFormId=1b2b2048-1488-4800-8a50-2230b748ef5f&env=na3&acct=fe6a2f17-6b74-49d1-a69f-abad54906216&v=2). Our staff is here to assist you with the process. We will need to gather information about the borrower's income and debts to help determine how much the borrowers can pay for a house.



Since loan programs differ, a prequalification would be helpful in determining each loan type the borrower may qualify for.

[Meet our mortgage specialist and start an application \(/kim-holcomb\)](/kim-holcomb)

The following material is not from HUD or FHA and is not approved by HUD or a government agency.

[Home Loan Toolkit \(/assets/files/32X9mzgk\)](/assets/files/32X9mzgk)


- Conventional Loans +
- US Department of Agriculture (USDA) +
- Veteran Affairs (VA) +
- Federal Housing Administration (FHA) +

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MEET THE TEAM

THANKING YOU OUR CUSTOMERS FOR OVER 45 YEARS OF BANKING

Looking for your personal banker? [Meet Our Lenders \(/loans/meet-our-lenders\)](/loans/meet-our-lenders)



Brian Niblett - Chairman of the Board and CEO

+

Sheila Donnelly - President - Member of the Board

+




Joe Leeves - Executive Vice President - Cashier

+

Gregg Holt - Vice President - Loan Officer

+

- Lydia Grimes - Assistant Vice President +
- Luci Rivas - Assistant Vice President - Loan Officer +
- Nikki Cameron - Assistant Vice President - BSA Officer +
- Norma Equihua - Assistant Cashier +
- Jackie Vaughan - Loan Administration Officer +
- Mary Brooks Castorena - Assistant Cashier +
- Terry Wacasey - Assistant Cashier +
- Suzanne Prescott - Administrative Officer, Board Secretary +
- Wendy Phillips - Assistant Vice President, Deposit Operations Supervisor +
- Austin Niblett - IT | Security Officer +

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CONTACT US

COME BY SOME TIME

Located at:

American National Bank
301 South Madison Avenue
Mount Pleasant, TX 75455

Mailing Address:

PO Box 1776
Mount Pleasant, TX 75456-1776

Phone: (903) 572-1776

Fax: (903) 577-8400

24-Hour Telephone Banking: (903) 575-1776

For Debit Card Emergencies

- To report a lost or stolen debit card, please call (888) 263-3370.
- If your card has been blocked or denied, please call the SecurLock Fraud Department at (855) 961-1602

EMAIL US

webmaster@anbmp.com

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FEE SCHEDULE

American National Bank
Mt. Pleasant
301 S. Madison Avenue
P.O. Box 1776
Mt. Pleasant, TX 75455
March 25, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Cashier's Check: 3.00 each
Money Order: \$1.00 each
Wire Transfer outgoing domestic: \$20.00 each
Wire Transfer outgoing international: \$40.00 each
Wire Transfer incoming domestic: no charge
Wire Transfer incoming international: no charge
Mail Order Debit Card: \$10.00 Per Replacement
Instant Issue Debit Card: \$10.00 Per Replacement
Check Printing: Fee depends on style of check ordered
OD/Paid NSF and Return NSF item charge : The overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means): Items presented \$0.01 to \$10.00, No Fee; Items Presented \$10.01 to \$29.99, \$10.00 Fee Each Item; Items Presented \$30.00 to Unlimited, \$30.00 Fee Each Item. Maximum Daily OD/ NSF Fee \$120.00

Stop Payment Fee (checks): \$25.00 per item
ACH Stop Payment Fee: \$35.00 per item
Chargeback Fee: \$5.00 per item
Overdraft Automatic Transfer Authorization Fee: \$5.00 per transfer
Safety Deposit Box Key Replacement Fee: \$25.00 per key
Safety Deposit Box Drilling Fee: cost
Account Balancing Assistance: \$20.00 per hour (\$20.00 minimum)
Collections - Outgoing or Incoming: \$10.00 each
Inactive Account Charge: \$5.00 per month if inactive
MSB Monitoring Fee: \$200.00 per month
Return Mail Fee: \$3.00
Legal Processing Fee
(for processing garnishments and levies): \$100.00 each
Statement Reprints
(for statements older than 3 months): \$2.00 each
Research Fee (per hour with a minimum of (1) one hour): \$25.00
Early Account Closure Fee (for accounts closed within 30 days of opening): \$20.00

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