

Our Community -

A true community bank is just that—a bank that operates in, serves and leads its local community.

At AB&T we take that role very seriously, which is why we have been closely monitoring the current uncertainty around Covid-19 (Coronavirus) and adjusting our operations accordingly—all with the laser focus of keeping our associates, clients and community safe, while ensuring we continue to meet the community's banking needs.

While there is still a great deal of uncertainty about how Covid-19 will impact the Albany area, one thing is clear—it is here, it has impacted our way of life and will continue to do so for the foreseeable future.

Therefore, AB&T is making the decisive and forward-thinking step to proactively and temporarily suspend client traffic in our lobbies and shift our focus to handling our clients' needs through all our drive-through windows and ATMs and remotely via digital banking.

By taking this measure now, we believe it will allow us to continue serving our clients while doing our part to keep us all safe and out of harm's way.

And we're more than prepared to make this shift.

For several years, AB&T has been bolstering its infrastructure and the technology needed to serve our clients remotely no matter where our clients might be.

There is no service we can't provide our clients, even remotely.

Drive Through – Clients can make deposits, cash checks, process change orders, purchase cashier's checks and conduct all teller transactions at our Main Office drive-through window on Meredyth Drive. Clients will also utilize our Drive Through to handle those needs that require a visit to the bank, such as debit card ordering, check reorders, completing fraud affidavits, etc.

Digital Banking – Through our digital banking services (AB&T go mobile app and desktop online banking) our clients can transfer money, make deposits, transfer funds and even communicate directly with bank staff.

ATMs – Our network of ATMs will allow clients easy access to cash

Access to our Team of Experts – Our dedicated team of bankers are only a phone call or email away and are more than ready to help you navigate through these uncertain times.

We will work diligently to handle all your needs as expeditiously as possible and we thank you in advance for your patience and understanding as we all pursue the primary goal of keeping everyone healthy and safe.

Sincerely,

James L. "Luke" Flatt
Chairman, President and CEO