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## ***Georgia Community Bank Launches Digital Offering with Online Safeguards and a Personal Touch***

*How a community bank is growing beyond its peers with a digital channel featuring account monitoring, personal service access and leading technology that appeals to all demographics.*

**Johns Creek, GA, January 2023** – [Monesty](#), a pioneer in personalized digital banking, announces the launch of its digital brand and banking platform. *Monesty*, a division of American Commerce Bank, NA (ACB), bridges the gap between “non-bank, non-insured financial apps” and the confidence-inspiring service of traditional banking. Monesty addresses a market need for secure, elegant, and personalized online banking.



During its research and assessment phase, the ACB project team came to realize that “Banking as a Service” (BaaS) offerings are provided by an array of unregulated “fintech” companies, many operating as unprofitable start-ups. Soundness and personal service were excluded by design, leaving their business models dependent on transaction and interchange fees. In contrast, Monesty was designed for customers who want protection coupled with the convenience and novelty of online technology. Monesty has partnered with **Plaid**™ for secure account identification, **POPi/o**™ for video and chat customer service, and **EverSafe**™ for comprehensive fraud protection and account monitoring. Among Monesty’s premier features are permissions that allow parents and caregivers to monitor transactions and accountholder activity. *Caregiver alerts* are included with Monesty Safe Harbor checking after enrollment with EverSafe. Monitoring is available on other accounts at additional cost. These services distinguish Monesty as a premier offering among its peers.

“The public has been moving online for 20 years, and banking functionality has struggled to meet the demand for secure and simple online solutions,” says Richard Rotondo, VP of Digital Banking at ACB and Monesty lead. “Consumers have been hesitant due to a lack of trust, a lack of familiarity and an intimidating array of sketchy payment schemes. Monesty combines trust and experience with the convenience and accessibility of a digital platform. At the touch of a button, our customers can text, chat and speak live with our experienced service team. Our staff can help customers with account opening, answer questions about our product offerings and help them address banking needs with confidence and ease. Like our partners at American Commerce Bank, we “bring big bank service down to the community bank level!”

“Monesty is the digital banking brand that will keep American Commerce relevant and forward-looking”, remarked David Tate American Commerce Bank CEO. “We’ve invested in proven technology and adapted it to provide a novel and useful banking experience for our customers. While Monesty will be

marketed separately from ACB, it is our “digital branch” and all marketing materials will include the statement “powered by American Commerce Bank”. Our strength and passion for sound customer service will certainly shine through! “ Monesty will initially offer checking, high-yield savings, and credit cards.

For even more confidence and security, Monesty accountholders access their accounts via a “.bank” URL versus the typical “.com.” “.bank” URLs are exclusive to insured financial institutions. This feature, in addition to EverSafe™ account monitoring aims to combat fraud, financial elder abuse and exploitation.

Mr. Rotondo went on to say “Monesty offers convenient banking services to many who’ve been hesitant or resistant to banking online. We do “hand-holding” when necessary...and you’re going to love “accepting our cookies!”. Personalization for deeper relationships is our goal, along with offering premier rates and services. Visit [www.monesty.bank](http://www.monesty.bank) for more information.

**About American Commerce Bank:**

American Commerce Bank is a full-service community bank. Serving its communities since October 2004, the bank has offices in Bremen, Johns Creek and Carrollton in GA and Tallahassee, FL. While Monesty is a consumer offering, American Commerce Bank specializes in customized solutions for both businesses and consumers, offering market-leading deposit services as well as treasury management services and both conventional and SBA lending programs. Visit us at [www.americancommercebank.com](http://www.americancommercebank.com).



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