

Friday, June 25, 2010

## ***EXECUTIVE INSIGHTS***

### **Susan Sturm discusses the economy**

**Denver Business Journal**

**Susan Sturm**

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Q: How is the first half of 2010 shaping up for your company?

A: The economy is extremely difficult. Nonetheless, we continue to be profitable and have actually made more money this year than last. Our capital ratios are in the top 10 percent of banking companies nationwide. We have worked closely with our borrowers to help them survive and succeed in this challenging economy.

Q: What will drive positive growth in your company in the second half of 2010?

A: We're bringing our customers substantially improved online and mobile banking, and other technology upgrades. We expect the larger banks to begin substantially raising fees on their checking accounts to replace the income they'll be losing from overdraft fees. We'll be offering a better value with improved customer convenience, so we expect to see some nice growth in our deposits.

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