

For Immediate Release

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American Community Bank & Trust Partners with Nationwide Exchange Services to Offer 1031 Tax-Deferred Exchange Products

Illinois & California – January 29, 2007 – Nationwide Exchange Services (NES), a leading Qualified Intermediary, announced today that they are the preferred partner in the handling of American Community Bank & Trust’s 1031 tax-deferred exchange business. American Community Bank & Trust actively provides commercial and land acquisition loans to businesses and investors and is pleased to be able to provide a full range of 1031 services.

NES is a Qualified Intermediary providing an industry-leading set of 1031 tax-deferred exchange products for individual investors through major US corporations. With sophisticated business processes and controls that meet the requirements of the banking industry, NES provides American Community Bank & Trust an extensive set of 1031 tax-deferred exchange products at the highest level of customer service with minimal start-up costs and with full regulatory compliance. American Community Bank & Trust will also have access to a variety of marketing resources provided by NES.

“As a preferred partner, American Community Bank & Trust can offer their clients a set of customer-driven 1031 tax-deferred exchange products that will help them defer capital gains taxes, while delivering a direct benefit to the bank in the form of core deposits and added

revenue. In addition, NES provides the bank with improved flexibility, the 1031 industry's most competitive fee structure, security of assets, audited processes, 24/7 account visibility and full regulatory compliance," stated Scott Nathanson, Senior Vice President, Central US Operations at Nationwide Exchange Services.

Charie Zanck, Chief Executive Officer of American Community, commented, "We have listened to our clients and we understand our market well enough to appreciate the need for these tax-deferred exchange products and the importance of providing quality solutions which led us to our partnership with NES."

Michael Halloran, President of Nationwide Exchange Services, commented, "As the 1031 market continues to grow nationally, there is a substantial need for new standards of service, security and compliance to ensure that risks are minimized for individual investors, corporations, financial institutions and referring sources of 1031 transactions. NES satisfies this need with the broadest complement of 1031 exchange solutions delivered with the highest levels of security, voluntary compliance with regulations applied to financial service market sectors, and transaction transparency for exchange customers large and small."

About American Community Bank & Trust

American Community Bank & Trust is an independent community bank owned by McHenry County shareholders with offices in Woodstock, Crystal Lake and McHenry, Illinois. To learn more about American Community Bank & Trust and for locations and hours of operation, please visit www.amcombank.com.

About Nationwide Exchange Services

Nationwide Exchange Services (NES – www.nationwide1031.com) is a leading Qualified Intermediary for 1031 tax-deferred exchanges. Since 1990, NES has conducted tens of thousands of successful 1031 exchange transactions across the nation. Today, NES applies advanced technologies to proven business processes to create new standards of customer-driven products and services for 1031 tax-deferred exchanges. NES has been awarded an SAS 70 Type II certification after an extensive audit of its processes and controls and, as a result, is uniquely qualified to serve the needs of companies that must comply with Section 404 of the Sarbanes-Oxley Act.