

# Savings and Investments

## Business Savings

## Business Money Market Account

# Business Banking



Help your business grow with competitive interest rates and the security of FDIC insurance.

**What kind of account would you like?**

**Minimum to open**

**Interest**  
Ask us about our great rates.

**Enjoy these custom benefits**

**Withdrawal limitations**

**Balance requirements and other fees**

For businesses just getting started or with less to invest

\$100

Interest is paid on all balances

- Unlimited ATM withdrawals when savings account linked to an ATM and Debit Card for your Austin Bank Checking account.
- Transfer funds between Austin Bank accounts online or with 24-hour bank-by-phone access
- Free Bank-by-Phone at 888-758-BANK

- Federal regulations limit online banking transfers between accounts, Bank-by-Phone or overdraft sweeps to six per month. Only three may be to a third party.
- Up to six in-person withdrawals per quarter at no charge
- Additional quarterly withdrawals above six are \$3 each

- With a minimum daily balance of \$100, we'll waive the \$5 monthly service charge

Competitive rates, easy access, and an account that helps your company plan for the future

\$2,500

Tiers:  
• <\$2,499 no interest paid  
• \$2,500 and above accrues on daily balances and pays monthly  
Interest rate determined by account balance.

- Transfer funds between Austin Bank accounts online or with 24-hour bank-by-phone access
- Free Bank-by-Phone at 888-758-BANK

- Federal regulations limit withdrawals and transfers to six per month, with no more than three by check to third party
- Excess check fee of \$15 for each withdrawal after the third check per statement cycle

- With a minimum daily balance of \$2,500 we'll waive the \$10 monthly maintenance fee

## Business Loans

In addition to market-leading deposit products, Austin Bank offers a full range of business loans—lines of credit, equipment loans, SBA Government Guaranteed Loans, and real estate loans. Whatever your company's lending need, Austin Bank can make it happen.

All loans subject to credit approval.

## Free 24-hour Bank-by-Phone

903-586-2265 or 1-888-758-2265

## Customer Care Center

*Give us a call, we'd love to help!*

1-800-644-9275, ext. 2222

Monday – Friday 8 am – 5 pm

email: [customercare@austinbank.com](mailto:customercare@austinbank.com)

Local people. Local decisions.

**Austin Bank**<sup>TM</sup>  
[www.austinbank.com](http://www.austinbank.com)

Member FDIC  
07/07



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# Business Banking

## Checking

### Small Business Free Checking

### Basic Business Checking

### Business Analysis Account

### Business Analysis Now Account



## ★ Business Management Resources

Austin Bank specializes in meeting the financial needs of East Texas businesses.

We provide all the resources to help your business succeed along with local decisions by local people—all with our strong commitment to customer service.

Plus, these financial resources are available to help manage your business:

- ★ Business Online Banking @ [www.austinbank.com](http://www.austinbank.com)
- ★ Business Bill Pay
- ★ Business Debit Card
- ★ Treasury Management
- ★ Merchant Card Services
- ★ 24-hour Bank-by-Phone 903-586-2265 or 1-888-758-2265

#### What kind of account fits your company best?

For small businesses that want an easy, low cost account

Affordable business checking for companies with a moderate number of transaction items

Full checking services for companies with higher volumes

Perfect for the sole proprietor or other company allowed to earn interest

#### Minimum to open

\$100

\$100

\$100

\$100

#### Items allowed

200 items free per month including withdrawals, deposits and deposited items

150 deposited items, 50 withdrawals per month

Unlimited

Unlimited

#### Analysis or item fees

\$.50 per debit and credit item over 200

- \$.50 per debit/check item over 50
- \$.25 per item deposited from other banks over 150

Account may be converted to Analysis if exceeding the transaction minimums.

Item charges are based on account activity. An earnings based on your average daily collected balance will reduce monthly fees. See bank for current earnings credit rate and analysis charges.

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#### Interest

N/A

N/A

N/A

Accrues on daily balances, paid monthly. Interest will not accrue on daily balances below \$3,500.

#### Financial tools available

##### ★ Business Management Resources

- + Austin Business Advantage Services
- + Health Savings Accounts

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#### Balance requirements and other fees

There is no minimum balance or monthly service charge for this account. Purchase of checks is required.

With a minimum daily balance of \$3,500 we'll waive the \$10 monthly maintenance fee

Charges for this account are based on account activity. An earnings credit will be calculated based on your average daily collected balance during the statement cycle to reduce your service charge.

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## Treasury Management Services

Austin Bank offers a full line of financial tools and information to help you manage your cash flow and achieve your financial goals—using state-of-the-industry security software.

- ★ Local support for all Treasury Management Services
- ★ Merchant Services
- ★  Treasury Management Internet Banking
- ★ Wire Transfers
- ★ Company Controlled Authorization and Access
- ★ ACH Origination
- ★ Direct Deposits
- ★ Cash Concentration
- ★ Sweep To Loan or Investment Account
- ★ Zero Balance Accounting
- ★ Merchant Capture

Local people. Local decisions.

  
**Austin Bank**<sup>TM</sup>  
[www.austinbank.com](http://www.austinbank.com)