

Money Market Account

Savings Account

Young Savers Account

Personal Banking



What kind of account would you like?

Market rate interest—plus convenient access to your funds

Regular savings that's flexible and secure

The perfect account for minors under the age of 18 to start a savings plan

Minimum to open

\$2,500

\$100

\$50 or \$10 with family relationship

Interest
Ask us about our great rates.

Tiers:

- <\$2,499 no interest paid
- \$2,500 and above accrues on daily balances and pays monthly

 Interest rate determined by account balance.

Interest accrues daily and is paid quarterly

Interest accrues daily and is paid quarterly

Enjoy these custom benefits

- Transfer funds between Austin Bank accounts online or with 24-hour bank-by-phone access
- Free Austin Bank ATM and Debit Card
- Free Online Banking
- Free eStatements
- Free Combined Statements
- Free Bank-by-Phone at 888-758-BANK

- Unlimited ATM withdrawals when savings account linked to an ATM and Debit Card for your Austin Bank Checking account.
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- Free Combined Statements
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Withdrawal limitations

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

- 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

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

Balance requirements and other fees

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

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

- No fees to encourage young savers

At Austin Bank, you'll find that friendly, personal service is our number one priority! Service excellence—plus valuable benefits come with every Austin Bank checking account. Now here's even more convenience:

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

Enjoy Free Online Banking

Log onto www.austinbank.com

Click on Sign Me Up!

Don't forget to sign up for FREE Bill Pay and eStatements!!

Local people. Local decisions.

Austin BankTM
www.austinbank.com

Member FDIC
07/07



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Austin BankTM
www.austinbank.com



	Free Checking PLUS	Austin Extra™ Checking	The East Texas Checking Account	Investment Checking	Austin 50 Checking	Free Checking
What kind of account would you like?	Simply the best account around: maximum interest rates, easy access, and superior benefits	Full banking services plus valuable money-savings advantages, extra convenience and security benefits	All the service—plus interest and a combined balance feature to offset monthly service charges	Market-leading interest paid on your checking dollars	For those aged 50 or better, full banking services with added benefits	Perfect for everyday banking, for students, or as a convenient second account
Minimum to open	\$100	\$100	\$100	\$2,500	\$100	\$50
Interest See us for current rates.	Accrues on daily balances, pays monthly. Interest rate determined by account balance and account feature requirements.	N/A	Accrues on daily balances, pays monthly	Accrues on daily balances, pays monthly. Interest rate determined by account balance.	N/A	N/A
Enjoy these custom benefits	* Service Excellence Package + Free ATM use, Austin Bank will refund all ATM fees	* Service Excellence Package + Check images included with monthly statement + One free box of checks per year + Eyewear and eye care savings + Preferred prescription pricing at local pharmacies + Rebates up to \$40 per year on everyday purchases See www.austinbank.com for full Austin Advantage® benefits	* Service Excellence Package + Check images included with monthly statement + Free Traveler's Checks (single-signature) + Six money orders monthly (no fee)	* Service Excellence Package + Check images included with monthly statement	* Service Excellence Package + Check images included with monthly statement + One free order of bank-stock checks per year or \$5 off regular price of other design + Free Traveler's Checks (single-signature)	* Service Excellence Package
Account features and balance requirements	To enjoy Free Checking Plus: <ul style="list-style-type: none"> • Make at least 12 Debit Card transactions per statement period (ATM withdrawals excluded) • Access your Online Banking account one time per statement period • Receive monthly statements via online eStatements • Receive one direct deposit or direct debit per statement period • Maintain valid email address • No minimum balance requirement 	<ul style="list-style-type: none"> • One flat fee of \$10 per month regardless of balance 	<ul style="list-style-type: none"> • With a combined minimum daily balance of \$1,500 in this account, money market, savings or CDs, we'll waive the \$10 monthly service charge 	<ul style="list-style-type: none"> • With a minimum daily balance of \$2,500, we'll waive the \$15 monthly service charge 	<ul style="list-style-type: none"> • With a minimum balance of \$100 we'll waive the \$5 monthly service charge 	<ul style="list-style-type: none"> • No minimum balance required • No monthly service charge

★ Service Excellence Package

- ★ Free Online Banking @ www.austinbank.com
- ★ Free Bill Pay
- ★ Free Online eStatements
- ★ Free Combined Statements
- ★ Free Austin Bank ATM & Debit Card
- ★ Free 24-hour Bank-by-Phone 903-586-2265 or 1-888-758-2265
- ★ Automatic transfer from savings
- ★ Discounted interest rate on consumer loans with automatic payment from an Austin Bank account (subject to credit approval)
- ★ Customer Care Center 1-800-644-9275, ext. 2222
email: customercare@austinbank.com

Local people. Local decisions.

