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Business & Community News

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Austin Bank Debit Card Users Earn Rewards

Jacksonville, TX — June 15, 2009 — Austin Bank has unveiled a rewards program for users of its debit card. The bank's launch of a debit card program comes at a time when consumers' usage of debit cards is on the rise across the country.

"Consumers have discovered the ease and convenience of using debit cards for their daily lifestyle needs," said Vice Chairman Jeff Austin, III. "We've found that our program offers greater rewards than our competitors' programs. Our customers are eligible for gifts with as few as 100 points while other programs require thousands of points before redemption."

Under the program, cardholders can earn points for using their debit card on purchase transactions made with signature or PIN. Offering points for PIN-based purchases is unique for rewards programs. "We wanted to ensure that our customers achieved the most value possible with the program and felt it was natural to include both signature and PIN-based purchases for that reason," said John Williams, Austin Bank President / CEO.

Customers will receive a certificate every third month for all rewards points they have earned within the preceding 3-month period. They can choose to redeem their certificates at the rewards website, www.austinbankrewards.com, or bank their points and accumulate them toward a gift in a higher-point category. Gifts are shipped within 3 to 5 days at no cost to the customer.

Multiple gifts are available in each point category, putting the gift choice directly into the customers' hands. "Research has shown that the gift is more valuable to the customer if they are able to select it themselves," said Jeff Austin, III. "We worked to create the

program that would be most beneficial for our growing number of Austin Bank debit card users.”

Austin Bank is a community bank with more than \$1 Billion in assets. Headquartered in Jacksonville, Austin Bank serves the needs of East Texas families and businesses in 28 locations, 18 cities and nine counties. Austin Bank is locally owned and operated by the Austin Family who is celebrating 100 years of serving the banking industry. More information about Austin Bank can be found on the bank’s website at www.austinbank.com.