



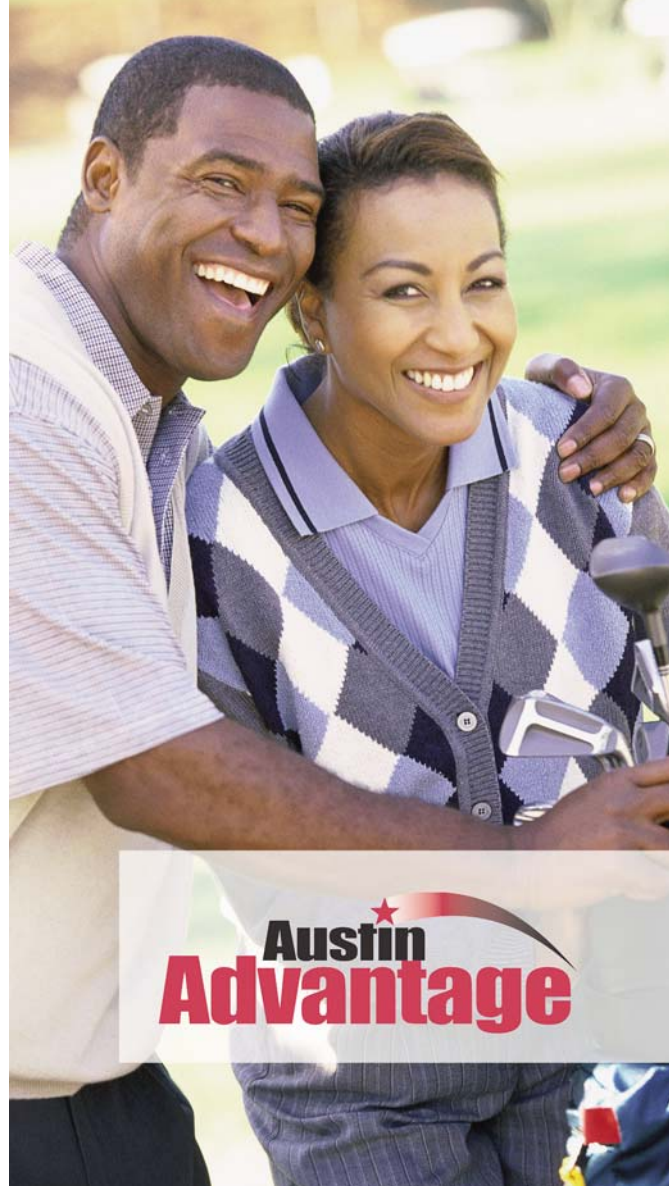
Estimated Annual Retail Savings

Free Bank Stock Checks	\$24 ⁰⁰
Automatic Transfer from Savings	\$24 ⁰⁰
Discounted Interest Rate	Various
\$10,000 Accidental Death & Dismemberment Insurance	\$45 ⁰⁰
\$5,000 Identity Fraud Expense Reimbursement Coverage	\$60 ⁰⁰
Credit Card Registration	\$15 ⁰⁰
Key Tag Return	\$10 ⁰⁰
Buyers Protection & Extended Warranty	\$30 ⁰⁰
Family Trusted® Child ID	\$5 ⁰⁰
Entertainment® SaversGuide®	\$150 ⁰⁰
Grocery Coupon Book	\$500 ⁰⁰
Cash Back Member Rewards	\$40 ⁰⁰

Austin Advantage
Total Savings: \$903⁰⁰

Telephone Banking
903-586-2265
or
1-888-758-BANK

MEMBER
FDIC



Choose benefits
that save you money



Austin Advantage

Austin Bank
www.austinbank.com

FINANCIAL BENEFITS

- Free Bank Stock Checks
- Free Austin Bank ATM and Debit Card
- Free Online Banking
- Free Bill Pay
- Free Online eStatements
- Free Combined Statements
- Free Bank by Phone
- Automatic Transfer from Savings
- Discounted Interest Rate* on Consumer Loan with Automatic Payment From an Austin Bank Account

*Subject to credit approval.

INSURANCE BENEFITS

\$10,000 Accidental Death & Dismemberment Insurance

Austin Advantage includes up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. Coverage divides equally on joint accounts and reduces 50% at age 70.

\$5,000 Identity Fraud Expense Reimbursement Coverage**

Restoring one's name and good credit is time consuming and expensive. Identity theft victims must endure a number of costly steps to re-establish their identities and dispute fraudulent debts and accounts opened by an identity thief. You are protected with up to \$5,000 of identity theft coverage to cover expenses incurred in the recovery of a stolen identity...such as lost wages, legal fees, certified mail and long distance charges. Members who fall victim to identity theft receive an ID Theft Recovery Kit to assist in the process of restoring identity profiles and credit records.

**Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York.

SECURITY BENEFITS

Credit Card Registration

Register your credit, debit and ATM cards and have the peace of mind of knowing your cards are protected and your liability is limited should your cards become lost or stolen. With one toll-free phone call you will be able to cancel your missing cards, stop unauthorized use and request replacement cards.



Key Tag Return

A lost set of keys can cause a great deal of worry for the person who loses them. We'll help you feel secure and get your keys back. As a club member, you are entitled to one number-coded, return-postage-guaranteed key tag at no charge. Additional key tags are available for \$2.50 each.

Buyer's Protection & Extended Warranty

Buyer's Protection covers items for ninety days from the date of purchase against accidental breakage, fire, loss, or theft.

Extended Warranty extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years.

Special Insurance Program Notes

The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Coverage is divided equally among joint account holders.

Insurance Products

Not insured by FDIC or any Federal Government Agency	Not a deposit of or guaranteed by the bank or any bank affiliate
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Family Trusted® Child ID

Every day 2,000 children are reported missing. Being prepared is the best defense against the unexpected. Protect your child with the national standard for digital child id. The Family Trusted Child ID safely secures your child's photo and identifying information for instant use by law enforcement and the National Center for Missing & Exploited Children. Child ID even works when you're away from home, at work or on vacation—it's always available to you anytime, anywhere. Two child registrations are available at no cost. Additional child registrations are available for \$2.50 each.

Internet Access Of Benefits

PLUS, AS A VALUED AUSTIN ADVANTAGE MEMBER, YOU HAVE ACCESS TO THE FOLLOWING BENEFITS AND SERVICES AT NO ADDITIONAL COST:

TRAVEL & ENTERTAINMENT BENEFIT

Entertainment® SaversGuide®

The SaversGuide® Directory lists thousands of hotels and restaurants where you can obtain great discounts just by showing your SaversGuide® Membership Card. The directory also contains discounts to movie theaters and money-saving coupons from top national merchants across the country. To enjoy even more savings, visit the SaversGuide® web link located within the directory. The web site allows you to search for local merchants in your hometown or hotels and merchants at your vacation destination.



SHOPPING BENEFITS

\$500.00 Grocery Coupon Book

Join America's finest supermarket savings system where consumers can literally cut their grocery bill by 20% to 50%! The key to this program is that the member selects only the coupons they want for the products they are already using. Members have the choice of ordering their coupons by mail, phone, fax or over the Internet. (Nominal processing fees are offset by complimentary coupons.)

Cash Back Member Rewards***

Start receiving Cash Back Member Rewards today! You can earn 10% cash back on your everyday purchases – such as groceries, household supplies, entertainment. Save your receipts and submit quarterly for cash back rewards.

***Terms and conditions apply.



HEALTH BENEFIT

Prescription Drug Plan

As a member, receive discounts on prescription drugs for you and your immediate family! Save up to 30% on average on brand name and generic prescription drugs. Our card is welcomed at approximately 40,000 pharmacies, including a wide variety of national retail chains, as well as independent pharmacies. **This is not insurance.**

And Other Money-Saving Benefits and Services...