



AUSTINBANK

Personal Banking



AUSTIN BANK

With you for good.



You have plans for your future, goals on the horizon, and people who count on you for support. Where do you turn when you need a hand? Right here. At more than 120 years strong, this bank is with you for good—no matter the challenge or opportunity ahead. You'll always find us serving from a place of strength, stability, and heart. We care about your success, and we'll work hard to help you achieve it.

Checking

A man and a young boy are walking away from the camera on a dirt path through a forest. The boy is wearing a bright yellow raincoat and dark pants. The man is wearing a green jacket, dark pants, and a black backpack. They are holding hands. The trees are covered in autumn foliage, with yellow and orange leaves. The path is muddy and has some rocks.

All checking accounts include:

FREE ONLINE BANKING AND BILL PAY

FREE ONLINE ESTATEMENTS AND NOTICES

FREE COMBINED STATEMENTS

FREE BASIC ATM AND DEBIT CARD

FREE 24-HOUR BANK-BY-PHONE

AUTOMATIC TRANSFER FROM SAVINGS

AUSTIN MOBILE™ BANKING APP

AUSTIN BANK REWARDS

ALERTS FOR FRAUD, ACCOUNT ACTIVITY
AND DEBIT CARD USAGE



Your financial journey—just like your life—is different from everyone else around you. It helps to have a checking account that accommodates your needs. An account you can depend on to serve you well, wherever your path takes you.

AUSTIN STAR CHECKING

If you value dependability, this account is for you. Use it for your everyday banking needs, or as a convenient second account. Also, it is a perfect account for students new to financial management.

- \$50 TO OPEN
- NO MONTHLY MAINTENANCE FEE
- NO MINIMUM BALANCE REQUIREMENT
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH

AUSTIN STAR CHECKING PLUS

We give this account 5 stars for all that it provides—maximum interest rates, easy access, and superior benefits.

- \$100 TO OPEN
- MAXIMUM INTEREST RATES (ACCRUES ON DAILY BALANCES, PAYS MONTHLY)
- UP TO \$20 IN ATM FEES REFUNDED PER STATEMENT CYCLE (IF ALL ACCOUNT REQUIREMENTS ARE MET)
- INTEREST RATE DETERMINED BY ACCOUNT BALANCE AND ACCOUNT FEATURE REQUIREMENTS
- \$1,000 MINIMUM BALANCE REQUIRED TO AVOID \$10 MONTHLY SERVICE CHARGE (SERVICE CHARGE WILL BE WAIVED IF ALL OTHER REQUIREMENTS ARE MET)

To enjoy these benefits, you must meet the following requirements:

- MAKE AT LEAST 12 DEBIT CARD TRANSACTIONS PER STATEMENT PERIOD (ATM WITHDRAWALS EXCLUDED)
- ACCESS YOUR ONLINE BANKING ACCOUNT AT LEAST ONE TIME PER STATEMENT PERIOD
- MAINTAIN A VALID EMAIL ADDRESS
- RECEIVE MONTHLY STATEMENTS VIA ONLINE ESTATEMENTS
- RECEIVE ONE DIRECT DEPOSIT OR ONE DIRECT DEBIT PER STATEMENT PERIOD

AUSTIN ACCESS CHECKING

We are dedicated to helping our customers lead healthy financial lives. This account offers a seamless solution that's always working to make your finances easier to manage and offers access to many critical banking services.

- \$50 TO OPEN
- \$5 MONTHLY SERVICE CHARGE
- COURTESY OVERDRAFT PROGRAM NOT AVAILABLE
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH

INVESTMENT CHECKING

Say hello to opportunity when you open this checking account that offers market-leading interest paid on your checking dollars. With this account, your money works for you.

- MARKET-LEADING INTEREST RATES (ACCRUES ON DAILY BALANCES, PAYS MONTHLY)
- \$15 MONTHLY SERVICE CHARGE WAIVED WITH MINIMUM DAILY BALANCE OF \$2,500 OR COMBINED BALANCES OF \$15,000
- INTEREST RATE DETERMINED BY ACCOUNT BALANCE
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH
- \$2,500 TO OPEN



AUSTIN 50 ADVANTAGE

True partnership stands the test of time. Get full banking services with added benefits, just for being you. It's a privilege to serve you.

- FOR OUR CUSTOMERS AGE 50 OR BETTER
- \$100 TO OPEN
- \$5 MONTHLY SERVICE CHARGE WAIVED WITH MINIMUM BALANCE OF \$100
- ONE FREE ORDER OF BANK STOCK CHECKS PER YEAR, OR \$5 OFF REGULAR PRICE OF OTHER DESIGN
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT CHECK IMAGES \$3/MONTH

Charges from Fee Schedule for Miscellaneous Services apply to all checking accounts.

DEBIT CARDS

These cards do so much more than help you shop easily and securely, in person or online. We offer three debit cards, each with different benefits. You can earn rewards points, get cash back, and more. Stop by your local office to see which card is best for you.

- BASIC DEBIT CARD
- MY REWARDS™ PLATINUM CARD
- MY REWARDS™ GOLD CARD



Savings

A photograph of a child's hands playing with a toy car on a train table. The table is dark wood, and the background shows the interior of a train car with windows and a door handle. The lighting is warm and golden.

All savings accounts include:

TRANSFER FUNDS BETWEEN AUSTIN BANK
ACCOUNTS ONLINE VIA ONLINE BANKING,
MOBILE BANKING, OR 24-HOUR BANK-BY-
PHONE

FREE ONLINE BANKING

FREE ESTATEMENTS

FREE COMBINED STATEMENTS

FREE 24-HOUR BANK-BY-PHONE

UNLIMITED ATM WITHDRAWALS WHEN LINKED
TO A DEBIT CARD FOR YOUR AUSTIN BANK
CHECKING ACCOUNT



When you decide to open a savings account, you begin to manifest a more abundant future, one that allows for choices and possibilities. Open yours now. It's a small step, but it creates a ripple effect of opportunity.

SAVINGS ACCOUNT

This account delivers in both security and flexibility. It doesn't take much to start building momentum.

- \$100 TO OPEN
- \$3 MONTHLY SERVICE CHARGE WAIVED WITH MINIMUM BALANCE OF \$200
- INTEREST ACCRUES DAILY, PAYS MONTHLY
- UP TO 6 FREE WITHDRAWALS (INCLUDES TRANSFERS) PER MONTHLY STATEMENT CYCLE; \$3 FOR EACH ADDITIONAL
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT IMAGES \$3/MONTH

YOUNG SAVERS ACCOUNT

You want your children (or grandchildren) to be responsible with money. Help them open this account so they can learn the power of saving.

- FOR CUSTOMERS YOUNGER THAN 18
- \$50 TO OPEN, OR \$10 WITH FAMILY RELATIONSHIP
- NO MONTHLY SERVICE CHARGE
- NO MINIMUM MONTHLY BALANCE REQUIREMENT
- UP TO 6 FREE WITHDRAWALS (INCLUDES TRANSFERS) PER MONTHLY STATEMENT CYCLE; \$3 FOR EACH ADDITIONAL
- INTEREST ACCRUES DAILY, PAYS MONTHLY
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT IMAGES \$3/MONTH

MONEY MARKET ACCOUNT

This account does double duty; you earn market rates with interest paid on every dollar, plus you have easy access to your funds.

- \$2,500 TO OPEN
- TIERED MARKET INTEREST RATES ON BALANCES OF \$2,500 AND ABOVE
- INTEREST RATE DETERMINED BY ACCOUNT BALANCE (ACCRUES ON DAILY BALANCES, PAYS MONTHLY)
- \$10 MONTHLY SERVICE CHARGE WAIVED WITH MINIMUM DAILY BALANCE OF \$2,500
- UP TO 6 FREE WITHDRAWALS (INCLUDES TRANSFERS) IN EACH STATEMENT CYCLE; \$15 EXCESS CHECK FEE FOR EACH ADDITIONAL WITHDRAWAL
- ELIGIBLE FOR A FREE ATM AND DEBIT CARD
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT IMAGES \$3/MONTH

HEALTH SAVINGS ACCOUNT

Medical bills can throw your budget off course. It's why we offer this account, which allows you to set aside funds exclusively for the purpose of paying qualified medical expenses.

- \$100 TO OPEN
- \$5 MONTHLY SERVICE CHARGE WAIVED WITH MINIMUM MONTHLY BALANCE OF \$200
- INTEREST ACCRUES DAILY ON THE ACTUAL COLLECTED BALANCE OF \$1,500 OR ABOVE, AND IS PAID MONTHLY
- \$15 ONE-TIME ACCOUNT SET-UP FEE
- YOU MUST BE ENROLLED IN A HIGH DEDUCTIBLE HEALTH PLAN TO BE ELIGIBLE
- FREE ESTATEMENTS; PAPER STATEMENTS WITHOUT IMAGES \$3/MONTH

Charges from Fee Schedule for Miscellaneous Services apply to all savings accounts.

CERTIFICATES OF DEPOSIT

Not everyone likes surprises. If you prefer the predictability of a fixed return on your investment, open a CD. You'll earn a better interest rate than you normally get with a savings account.

- FLEXIBLE TERMS RANGING FROM 31 DAYS TO 60 MONTHS
- FUNDS ARE SECURED BY THE FDIC UP TO \$250,000 PER DEPOSITOR
- GUARANTEED YIELDS AND FLEXIBILITY
- EARLY WITHDRAWAL SUBJECT TO PENALTY

RETIREMENT ACCOUNTS

Save more aggressively for your retirement, whether you're at the beginning of your career or near the end. Every bit helps. Choose pre-tax and/or post-tax accounts to meet your goals. We offer a variety of IRA options, including:

- TRADITIONAL IRA
- SIMPLIFIED EMPLOYEE PLANS (SEP IRA)
- ROTH IRA
- SAVINGS INCENTIVE MATCH PLAN FOR EMPLOYEES (SIMPLE IRA)
- COVERDELL EDUCATIONAL SAVINGS ACCOUNT



Lending





Helping people is at the very heart of what we do. It's why our customers turn to us for guidance and support. When you turn to us for your lending needs, count on personalized solutions and a deep commitment to service. We care about you, and we want you to flourish.

REAL ESTATE LOANS

Whether you're buying your first home or your dream home, we're with you for every step of the journey, from pre-approval to closing. Apply for your home loan to experience a partnership that's with you for good.

- FIXED-RATE MORTGAGES
- ADJUSTABLE-RATE MORTGAGES
- VA MORTGAGES
- FIRST-TIME HOMEBUYER LOANS
- CONSTRUCTION LOANS
- LOT/LAND LOANS
- HOME LOAN REFINANCING
- HOME EQUITY LOANS
- HOME EQUITY LINES OF CREDIT
- AFFORDABLE HOUSING PROGRAM



CONSUMER LOANS

Sometimes to take on the future, you need to take out a loan. Use this loan to purchase a new vehicle, finance a family vacation, consolidate existing high-interest debt, or pursue a passion. Whatever your destination, we'll help you reach it.

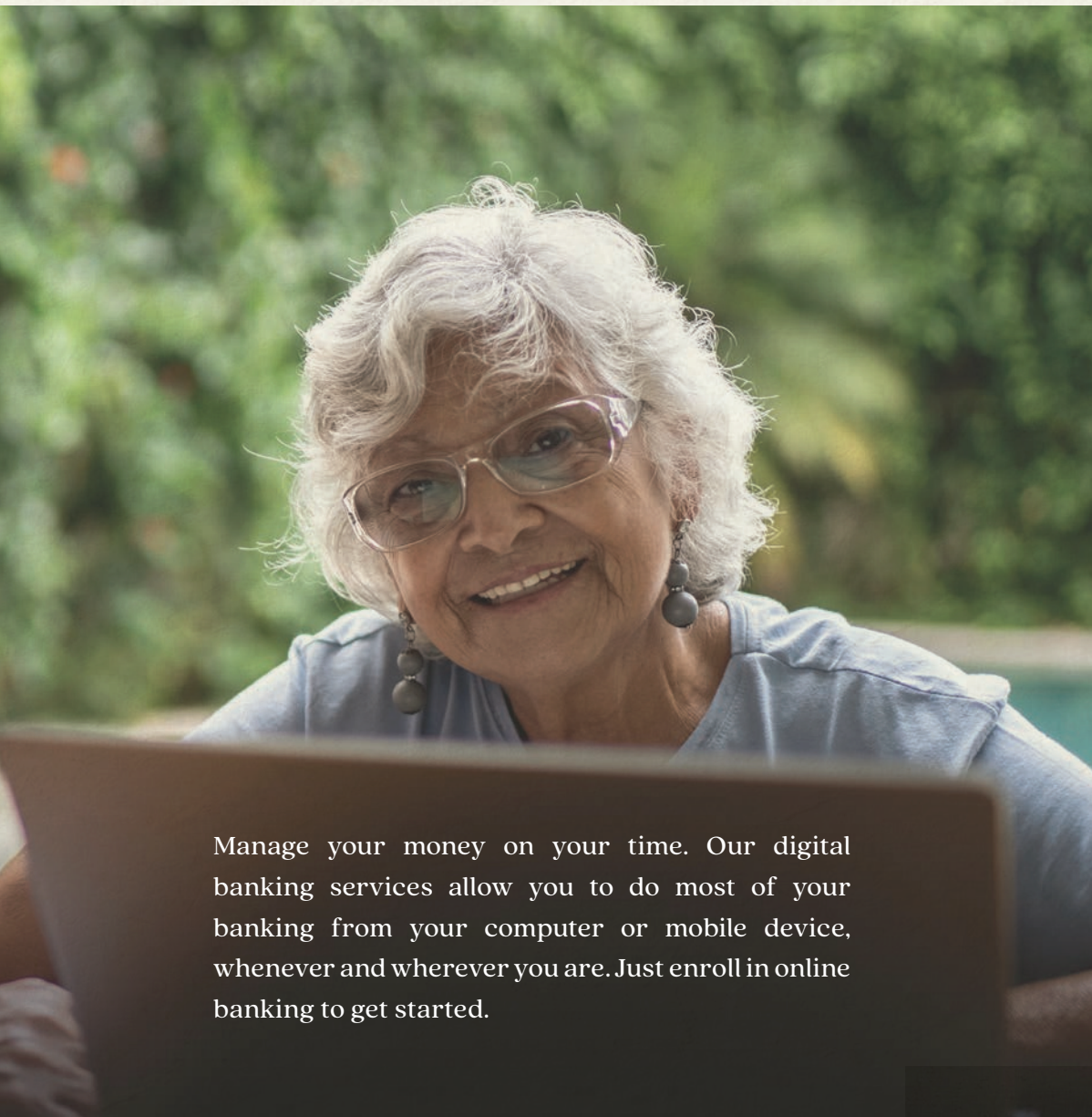
- AUTO LOANS
- BOAT LOANS
- RECREATIONAL VEHICLE LOANS INCLUDING JET SKIS AND ATVS
- PERSONAL LOANS
- PERSONAL LINES OF CREDIT
- CD AND SAVINGS SECURED LOANS

AIRCRAFT FINANCING

When financing an aircraft, it's important to use a lender that has extensive experience and knowledge with crafting a loan tailored to your buying needs. Ask about our interest alternatives, competitive down payment requirements, and amortization schedules that work for you.

Digital Banking





Manage your money on your time. Our digital banking services allow you to do most of your banking from your computer or mobile device, whenever and wherever you are. Just enroll in online banking to get started.

ONLINE BANKING

It's easier to make those smart decisions related to your finances when you have convenient access to your accounts around-the-clock. Check balances, make transfers, pay bills, and more.

ONLINE BILL PAY

Set up one-time or recurring bill payments to designated payees and drastically reduce the time and effort involved in paying bills.

EDOCUMENTS

View, download, and print (or securely store) your monthly statements and other account notices for easy financial management.

MOBILE BANKING WITH MOBILE DEPOSIT

Need to check a balance? Make a transfer? Or deposit a check? With your phone, the bank is always open. Just download our app, and you're good to go.

MOBILE BILL PAY

Your phone is always with you, which means we are too. And that's good because it makes it easy to pay your bills. Just log into mobile banking, select the payee, or add a new payee, and set your payment date.





[AustinBank.com](https://austinbank.com)

Member FDIC | Equal Housing Lender

09/25