

ADAMS BANK & TRUST
RETAIL SERVICES

Savings and Investments

Money Market Accounts
Certificates of Deposit
Individual Retirement Accounts
Christmas Club Savings

Loans

Auto Loans
Mortgage Loans
Home Equity Lines
Consumer Loans
Real Estate Loans
Commercial and Agricultural Loans

www.abtbank.com

CHECKING ACCOUNTS

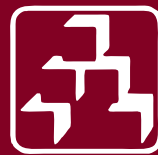
*Checking Accounts
for Customers 50 and Better*



04/07

ADAMS BANK & TRUST
IS PLEASED TO INTRODUCE
SPECIAL CHECKING ACCOUNTS
WITH BENEFITS CREATED
ESPECIALLY FOR OUR CUSTOMERS
FIFTY AND BETTER.

*Platinum 50
and
Platinum 50 Plus*



PLATINUM 50

- Tiered Interest on all balances
- Free Automated Bank by Phone
- No Per Check Charges

Just a \$250 Minimum Balance

When you keep a \$250 minimum balance, we will waive the monthly fee. Should your balance drop below \$250, an \$8 monthly fee will be charged.

Check Images with Statement

Enjoy the convenience of receiving images of your checks on your monthly statement. There's less bulk for you to store, and imaged checks make it easier to keep all of your banking information together. Just to help keep your statements organized, we'll even provide a tabbed 3-ring binder free of charge when you open your account.

Free Branded Checks

Receive your specially branded checks for members only at no charge, or get a \$4 discount on other styles. (Two free styles available, one box per order.)

Free Online Banking

Enjoy the convenience of checking the status of your accounts anytime and anywhere you have Internet access. You can view up-to-the-minute account balances, transfer funds between accounts and more.

Bill Pay

Enjoy our convenient Internet Bill Pay feature! Save time and money by paying your bills online. No more stamps or trips to the post office! Pay all your bills with the simple click of a mouse.

Free Visa® Check Card

There are never any charges when you use your Visa® Check Card at any Adams Bank & Trust ATM. With your Visa® Check Card, you'll never have to worry about carrying large amounts of cash. Just use your card instead of writing a check or paying cash, and the funds will come directly out of your checking account.

\$5,000 Travel Accidental Death Insurance

You're protected with \$5,000 Travel Accidental Death Insurance when you travel by automobile or licensed common carrier (scheduled airline, bus, taxi, and train).

Estimated Annual Value of \$12

Payment Card & Personal Identity Protection

If you ever lose a registered credit, debit, or ATM card, simply call our toll-free number, and all your card issuers will be notified for you. Should you become a victim, you are eligible for reimbursement of up to \$1,000 in direct costs associated with recovering your identity.

Estimated Annual Value of \$30

Emergency Travel Assistance Services

Travel with the peace of mind that help is just a phone call away if you need emergency cash or assistance with lost/stolen luggage or travel documents.

Estimated Annual Value of \$15

Local and National Dining Savings

Enjoy savings of up to 50% at hundreds of dining establishments, ranging from upscale restaurants to casual family eateries, for catering, take-out, and delivery.

Estimated Annual Value of \$100

Local and Online Shopping & Services Discounts

Enjoy access to discounts at a variety of retailers locally and online. Take advantage of savings on clothing, electronics, jewelry, books, and much more! Also, save on professional and automotive services such as house cleaning, lawn care, oil changes and new tires!

Estimated Annual Value of \$50

Travel, Hotel, and Recreation Discounts

Save up to 50% at over 15,000 hotels in popular destinations worldwide. Enjoy easy online access to discounts at properties such as Hilton, Sheraton, Residence Inn by Marriott, Holiday Inn, and many more! Enjoy preferred rates at several of the nation's largest condo resort rental companies and save 10-25% on car and RV rentals. Also, take advantage of discounts on golf and ski vacation packages, airfare, theme park admissions, sporting event tickets, and many other exciting activities.

Estimated Annual Value of \$150

Receive All the Outstanding Platinum 50 Benefits Plus these Extras for Only a \$4 per Month!

\$15,000 Travel Accidental Death Insurance

You're protected with an additional \$10,000 Travel Accidental Death Insurance, for a total of \$15,000 Travel Accidental Death Coverage when you travel by automobile or licensed common carrier (scheduled airline, bus, taxi, and train).

Estimated Annual Value of \$36

Pharmacy Savings Program

Conveniently save on prescriptions with your discount card or order through the mail. Enjoy significant savings with your prescription discount card at over 57,000 participating pharmacies. Or use the mail order pharmacy service for savings and convenience!

Estimated Annual Value of \$100

Mail Order Pharmacy Program

Save on maintenance or long-term medication, and have your prescriptions conveniently delivered to your home! This service provides a cost-efficient way to purchase a 30-90 day supply of maintenance drugs at greatly reduced prices.

Estimated Annual Value of \$30

Vision Savings Program

Save up to 60% on eyeglasses and contact lenses at thousands of retail optical locations nationwide and by mail. Members also receive discounted medical eye examinations and save up to 25% on surgical procedures, including LASIK.

Estimated Annual Value of \$50

Hearing Savings Program

Save 15% on over 70 models of hearing aids through a nationwide network of hearing care offices. Purchases are backed by the BelCare™ program, which includes free inspections, cleanings, and adjustments. Enjoy the benefits of savings on Beltone hearing products, plus scheduled maintenance and follow-up for your hearing aids.

Estimated Annual Value of \$25

PLATINUM 50 PLUS

JOINING IS EASY

Stop by any bank office and sit down with one of our new account specialists. We will quickly answer your questions and open an account that fits your lifestyle.

ACCESS YOUR BENEFITS

With your Adams Bank & Trust Platinum 50 and Platinum 50 Plus, you'll receive a special membership card with your personal number. Carry it with you at all times. Once you sign up, your membership card will allow you to access your benefits 24 hours a day, 7 days a week. Just go to www.abtbank.com and enter the membership number on the front of your card.

SATISFACTION GUARANTEED

Open any personal checking account today. If you're not completely satisfied in 30 days, we will gladly switch you to another account that better suits your needs. We'll also refund any applicable membership fees, no questions asked.