

GOLD CHECKING

Our Best Checking Account FOR ONLY \$6 a month.

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

*A Lineup of Our Personal
Checking Accounts*



Member FDIC



Unlimited Checking

With your Gold account, there are no minimum balance requirements or per-check charges.

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.

Free Automated Bank by Phone

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.)

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.

\$10,000 Travel Accidental Death Insurance

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

Estimated Annual Value of \$24

Payment Card and 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 of identity theft, 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 and 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.

Estimated Annual Value of \$150

Pharmacy, Vision, and Hearing Savings Programs

Members can save on prescriptions at over 57,000 participating pharmacies or order through the mail. Also, save up to 60% on eyeglasses and contact lenses at thousands of retail optical locations nationwide and by mail. Save over 15% on over 70 models of hearing aids through a nationwide network of hearing care offices.

Estimated Annual Value of \$175



ADAMS BANK & TRUST

A Lineup of Our Accounts

	E-CHECKING	INTEREST CHECKING	PREMIER CHECKING
UNLIMITED CHECK WRITING	Yes	Yes	No
MINIMUM BALANCE TO OPEN ACCOUNT	\$100	\$1,500	\$2,500
MINIMUM BALANCE REQUIRED TO AVOID MONTHLY FEE	N/A	\$1,500	\$2,500
MINIMUM BALANCE FALL BELOW FEE	N/A	\$10	\$10
MONTHLY FEE	\$4	\$0	\$0
INTEREST PAID	None	Tiered	Tiered
MONTHLY E-STATEMENT TO AVOID MONTHLY FEE	Yes	No	No
FREE ONLINE BANKING	Yes	Yes	Yes
UNLIMITED BILL PAY	Yes	Yes	Yes
FREE ATM/DEBIT CARD	Yes	Yes	Yes
CHECK IMAGING	Yes	Yes	Yes

THE CONVENIENCE OF BANKING WITH ADAMS BANK & TRUST

Mobile Banking

From a cell phone with internet access:

- View your current account balances
- View the most recent transactions
- Transfer funds between accounts

eStatements

Electronic notification of monthly statement delivery:

- Fast
- Convenient
- Secure
- Environmentally Friendly

Adams Online Alerts

Receive notification about important account activity:

- Checking Alerts
- Savings Alerts
- Loan Alerts
- Certificate of Deposit Alerts

Online BillPay

- Save time
- Save money
- Save the environment

Access your account 24/7 from your home, office, anywhere.

www.abtbank.com

ADAMS BANK & TRUST . . .
LEADING THE WAY WITH BETTER BANKING.