

GOLD CHECKING

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

CHECKING ACCOUNTS

*A Lineup of Our Personal
Checking Accounts*

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



04/07

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 & 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 & 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

All for one low monthly membership fee of only \$6.00!



ADAMS BANK & TRUST

A Lineup of Our Accounts

	ULTIMATE FREE CHECKING	INTEREST CHECKING	PREMIER CHECKING
UNLIMITED CHECK WRITING	Yes	Yes	No
MINIMUM BALANCE TO OPEN ACCOUNT	\$50	\$100	\$100
MINIMUM BALANCE REQUIRED TO AVOID MONTHLY FEE	N/A	\$1,000	\$1,500
MINIMUM BALANCE FALL BELOW FEE	N/A	\$10	\$8
MONTHLY FEE	\$0	\$0	\$0
INTEREST PAID	None	Tiered	Tiered
FREE CHECKS	First order of 50 Free*	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
ADDITIONAL FEATURES AVAILABLE	Yes, with Bonus Benefits	Yes, with Bonus Benefits	No

**with full order of duplicate personal checks*

BONUS BENEFITS

A package of additional benefits available to our Free Checking and Interest Checking customers for only \$4.00 per month.

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.)

\$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 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.
Estimated Annual Value of \$15

Personal Identity Protection

Protect yourself with tips to prevent and resolve identity theft incidents. 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 \$15

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 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!
Estimated Annual Value of \$25

Local Services Discounts

Save up to 50% on professional services including dry cleaning, business services, photography, house cleaning, lawn care, and home security. In addition, you'll enjoy discounted rates on various automotive services, such as engine repairs, oil changes, new tires, bodywork, and more!
Estimated Annual Value of \$25

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

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 Gold Checking or Bonus Benefits, 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.