

Simply Free Checking

for you or your
business

Your free gift

Brookstone® Portable Speaker



Dear Neighbor:

If your current checking account is costing you more and giving you less, you need Simply Free Checking – for you or your business – from Availa Bank.

These money-saving accounts have no monthly service charges and no minimum monthly balance requirements plus they're loaded with great features.

Want more choices? We have personal checking accounts that pay you interest and business checking accounts for businesses big and small.

Open any checking account now and we'll give you a free Brookstone® Portable Speaker plus pay you up to \$10 for your debit cards and unused checks from your current account at another financial institution. Just bring them in when opening any new checking account.

There's a big difference between our Simply Free Checking and what others consider "free" checking. Want to know how our new accounts can save you money? Review the enclosed brochure or go online to availa.bank. There's an account that's perfect for you.

That's a money-saving checking account – for you or your business – and up to \$10 cash back plus a free gift. Stop in and see us today!

Sincerely,



Jeff Scharfenkamp
President & CEO

P.S. Don't wait! This free gift is available only while supplies last. And, don't forget our special \$10 offer.

Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply.
Other fees such as non-sufficient funds, overdraft, etc. may apply. See fee schedule for details.
Transaction items include all debits and credits. If the Simply Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product.
Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. We reserve the right to substitute a gift of similar value.
Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

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Simply Free Checking

A free account for everyone

- FREE Debit Card
- FREE Online Banking
- FREE Bill Pay
- FREE Mobile Banking and Mobile Deposit
- FREE eStatements

Simply Free Business Checking

Perfect for most small businesses

- 1,000 FREE monthly transaction items
- FREE Business Debit Card
- FREE Online Banking
- FREE Bill Pay
- FREE Mobile Banking and Mobile Deposit
- FREE Change Orders

Free Gift

Open any account now and we'll give you a Brookstone® Portable Speaker free. Plus, we'll pay you up to \$10 for your debit cards and old checks from a current account at another financial institution. Just bring them in when opening any new checking account.