

Simply Free Checking: a great catch

Become a checking champion with Simply Free Checking, for you or your business

"We're Available" • avila.bank



Free Gift

Arctic Zone LavaSeat

Stay warm for up to six hours at the game, concert or picnic with the Arctic Zone LavaSeat. This lightweight seat uses a reusable microcore® pack that you heat up in the microwave to stay warm at your favorite outdoor events.



Buy back

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.

avila.bank

Availa Bank's starting line-up

PERSONAL

Every new personal checking account includes:

- FREE Debit Card • FREE Online Banking • FREE Bill Pay
- FREE Mobile Banking and Mobile Deposit • FREE eStatements
- FREE Thank You Gift • Buy back of your unused checks and debit cards from another financial institution

Simply Free Checking

A FREE account for everyone

- No minimum balance
- No monthly service charge
- FREE starter pack of checks

50+ Interest Checking

A perfect account for customers 50 and better

- FREE program checks
- Competitive interest
- No minimum balance
- No monthly service charge

Direct Interest Checking

Earn interest with the convenience of direct deposit or any automatic payment

- Competitive interest
- No minimum balance
- No monthly service charge
- FREE starter pack of checks

Premier Interest Checking

An account for those interested in higher interest

- FREE program checks
- Higher interest rate with a balance of \$1,500 or more
- Competitive interest if daily balance falls below \$1,500
- Only \$6 monthly service charge if minimum daily balance falls below \$1,500

BUSINESS

Every new business checking account includes:

- FREE Business Debit Card • FREE Online Banking
- FREE Bill Pay • FREE Mobile Banking and Mobile Deposit
- FREE Change Orders • FREE eStatements
- FREE Thank You Gift • Buy back of your unused checks and debit cards from another financial institution

Simply Free Business Checking

Perfect for most businesses

- 1,000 FREE monthly transaction items
- No minimum balance
- No monthly service charge

Business Interest Checking

Perfect for businesses that want to earn interest

- 1,000 FREE monthly transaction items
- Competitive interest
- Only \$5,000 minimum balance to avoid a low monthly service charge of \$6

Commercial Checking

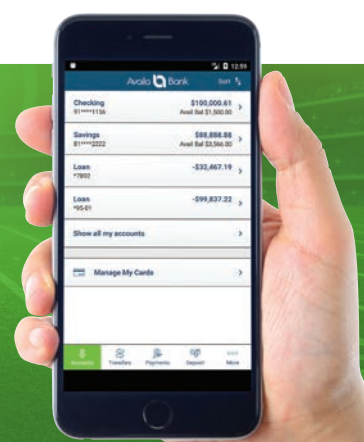
For businesses with more complex banking needs

- Earnings credit allowance on deposit balances may offset activity fees
- Only \$15 monthly service charge
- Transaction items are just 15¢ each

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.

Bank anywhere, anytime with the Availa Bank mobile app

Manage your bank accounts and finances with features like FREE Mobile Banking and Mobile Deposit.



Availa Bank comes out on top vs the competition



	Availa Bank Simply Free Checking	Wells Fargo Everyday Checking	US Bank Easy Checking	Your Bank
Personal Checking				
Monthly service charge	\$0	\$10	\$8.95	?
Minimum balance or other requirements to avoid monthly service charge	NONE	\$1,500 or 10 debit card purchases or direct deposit over \$500	\$1,500	?
Buy back of your old checks and debit cards?	YES	No	No	?
Free gift when you open a new account?	YES	No	No	?
Annual cost in monthly service charges	\$0	\$120	\$107	?
Switch to Availa Bank and save up to \$120 per year!				
Business Checking				
Monthly service charge	\$0	\$12	\$20	?
Requirements to avoid monthly service charge	NONE	\$3,000 minimum daily balance	\$10,000 average collected balance	?
Monthly transaction allowance	1,000	150	300	?
Annual service charge if requirements are not met	\$0	\$144	\$240	?
Switch to Availa Bank and you could save up to \$240 per year in monthly service charges. AND you'll get 1,000 free monthly transactions!				

Competitive information was obtained directly from financial institution websites during the week of 3/12/18. Some institutions may have introductory offers or additional ways to waive the monthly service fee. Costs shown assume the customer does not meet the balance requirements.

