

# **AVAILA BANK**

## **LIST OF PRODUCTS AND SERVICES**

### Deposit Accounts

- Checking – consumer
- Checking – business
- Health Savings Account (checking)
- Savings – consumer
- Savings – business
- Money Market – consumer
- Money Market – business
- Certificates of Deposit – consumer
- Certificates of Deposit – business
- Certificates of Deposit – Burial Trusts and IRAs

### Deposit Supplements

- Mastercard branded Debit Cards
- ATM
- ITM in select branch locations
- Teller stations (misc. transaction processing)
- Night Depository
- Safe Deposit Boxes
- Merchant Services
- Wire transfer
- Internet Banking
- Automated Phone Banking
- Cashier's checks
- US Savings Bonds Redemption Only
- Gift Cards
- Online Treasury Management services
- Mobile Banking
- Remote Deposit
- Notary
- Bill Pay

### Consumer Lending

- Consumer loans
- Credit Card applications

### Residential Mortgage Lending (1-4 Family)

- Residential Mortgages – To Purchase (portfolio)
- Residential Mortgages – To Purchase (Secondary Market)
- Residential Mortgage Refinance (portfolio) – Home Equity and Home Equity Line of Credit
- Residential Mortgage Refinance (Secondary Market)
- Residential Construction Loans
- Bridge Loans
- 2<sup>nd</sup> Mortgage Loans - Home Equity and Home Equity Line of Credit

### Commercial Lending

- Commercial Real Estate Lending
- Rental / Investment Property Real Estate Lending
- Commercial Construction and Development Lending
- SBA Loans
- Lines of Credit
- Equipment Loans

### Agricultural Lending

- Lines of Credit
- Machinery Loans
- Loans secured by farmland
- Livestock Loans
- Crop Input Loans

# Welcome!

## Every new personal checking account includes:

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

1

To earn a higher rate of interest, will you always keep more than \$1,500 in your checking account?

yes

### 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
- Only \$6 monthly service charge if minimum daily balance falls below \$1,500
- FREE cashier's checks

no

2

Will there be anyone 50 years or better signing on this account?

yes

### 50+ Interest Checking

A perfect account for customers 50 and better

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

no

3

Does anyone plan to have direct deposit or an automatic payment with this account?

yes

### 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
- FREE eStatements (Paper statements \$3 per statement cycle)

no

### Simply Free Checking

A FREE account for everyone

- No minimum balance
- No monthly service charge
- FREE starter pack of checks
- FREE eStatements (Paper statements \$3 per statement cycle)

## Save time and money with these great products and services:

### FREE Debit Card

Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check.

### Direct Deposit

### Automatic Payments

Save yourself time with a convenient direct deposit or automatic payment. Take the hassle out of depositing paychecks or paying recurring bills.

### FREE Online Banking

### FREE Bill Pay

Don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.

### FREE Mobile Banking and Mobile Deposit

Bank anywhere, anytime you want from your mobile phone.

### FREE eStatements

Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.

### Savings Plans

Manage your money and enhance your earning power with one of our CDs, savings or money market accounts.

### FREE Business Checking

Need a better account for your business or organization? Our Simply Free Business Checking is the perfect account for most businesses, and we have other options, too.



Minimum opening deposit is \$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. Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented. Offer good on personal accounts only; ask us about our outstanding options for your business or organization.

# SAVINGS OPTIONS

You never know what the future might bring, but having some money set aside will probably make it a little brighter. Consider the competitive interest rates on one of our popular savings options.

## REGULAR SAVINGS

- ▶ \$100 minimum balance or \$2 monthly fee
- ▶ Free statements

## MONEY MARKET

- ▶ \$2,500 minimum balance or \$10 monthly fee
- ▶ Free statements

## PREMIER SAVINGS

- ▶ \$25,000 minimum balance or \$20 monthly fee
- ▶ Free statements

## HEALTH SAVINGS ACCOUNT

- ▶ No monthly fee
- ▶ No minimum balance
- ▶ Free statements

## CERTIFICATES OF DEPOSIT

- ▶ Great rates
- ▶ Flexible terms
- ▶ \$500 minimum deposit

## IRA CERTIFICATES OF DEPOSIT

- ▶ \$500 minimum deposit
- ▶ No annual fee
- ▶ Flexible terms available

## IRA SAVINGS

- ▶ No annual fee
- ▶ No minimum balance

Availa  Bank

[availa.bank](http://availa.bank)

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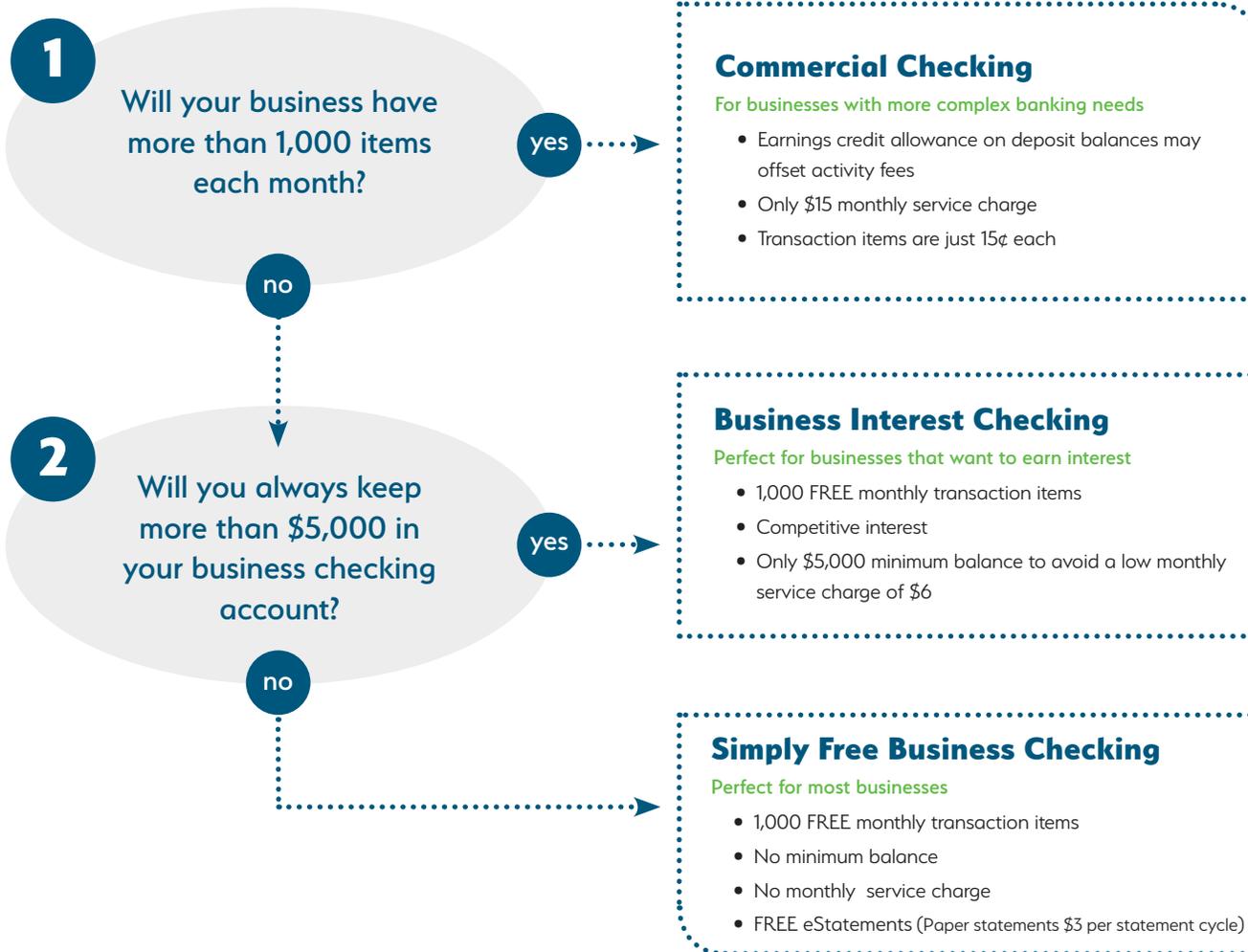
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# Welcome!

## 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
- Buy back of your unused checks and debit cards from another financial institution



## Save time and money with these great products and services:

- FREE Business Debit Card**  
Make purchases, track business expenses and get everyday cash access at any ATM in the world.
- FREE Online Banking**
- FREE Bill Pay**  
Go online anytime to make payments, transfer funds and view all of your business account statements.
- FREE Mobile Banking and Mobile Deposit**  
Bank anywhere, anytime you want from your mobile phone.
- FREE eStatements**  
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.
- Savings Plans**  
Manage your money and enhance your earning power with one of our CDs, savings or money market accounts.
- FREE Personal Checking**  
Simply Free Checking has no monthly service charges and no minimum balance requirements. Plus, it has loads of free features.



Minimum opening deposit is \$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. Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. Items designated with an asterisk (\*) are subject to 6% Iowa state sales tax and 1% local sales tax.

Availa Bank Debit Card Replacement.....	\$10.00*
Check Printing.....	Fee depends on style of check ordered
Cashier's Checks.....	\$7.50 per check
Garnishments/Levies/Government Liens.....	Up to \$75.00 per occurrence (as permitted by law)
Overdraft Item.....	\$25.00 per item
Nonsufficient Fund (NSF) / Return Item.....	\$15.00 per item per presentment
<p>Overdraft fees and non-sufficient funds fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. These fees apply to both checking &amp; savings accounts. An NSF fee may be charged each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.</p>	
Transfer Charge (OD Sweep).....	\$5.00 per occurrence*
Previous Statement Copies.....	\$5.00 per statement*
Duplicate Statement Copies.....	\$5.00 per statement*
Check Image Copies.....	\$3.00 per item*
Account Research.....	\$25.00 per hour*
Stop Payments.....	\$25.00 per item*
Temporary Checks.....	\$1.00 each*
Notary Public Service.....	\$5.00 (non-customers only)
Gift Cards.....	\$3.00 each
Recurring Transfer Set Up Fee.....	\$15.00*
Recurring Transfer Maintenance Fee.....	\$5.00*
Wire Transfers - Outgoing Domestic.....	\$25.00 each*
Wire Transfers - Outgoing International.....	\$55.00 each*
Wire Transfers - Incoming.....	\$10.00 each*
Foreign Currency.....	\$25.00 per order
Safe Deposit Boxes.....	Sizes and fees vary by branch



**Carroll Main Office**

126 W 6th Street  
Carroll, Iowa 51401  
712-792-3567 or 1-800-329-8620

**Lobby Hours:**

8:30am - 4:00pm Monday – Friday  
Closed - Saturday

**Drive-Up Hours:**

8:30am - 4:00pm Monday – Friday  
8:00am - 12:00pm Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday - Friday  
8:00am - 12:00pm Saturday

**Ankeny Branch**

2010 N Ankeny Blvd  
Ankeny, Iowa 50023  
515-965-9500

**Lobby Hours:**

9:00am - 5:00pm Monday -Friday  
Closed - Saturday

**Drive-Up Hours:**

8:00am - 5:00pm Monday -Friday  
Closed - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday - Friday  
8:00am - 12:00pm Saturday

**Council Bluffs Downtown Branch**

117 Pearl Street  
Council Bluffs, Iowa 51503  
712-322-1700

**Lobby Hours:**

8:30am - 4:00pm Monday - Friday  
Closed - Saturday

**Drive-Up Hours:**

8:00am - 5:00pm Monday – Friday  
Closed - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday – Friday  
8:00am -12:00pm Saturday

**Ames Branch**

1530 S Duff Ave, Suite 1  
Ames, Iowa 50010  
515-233-2033

**Lobby Hours:**

9:00am - 5:00pm Monday - Friday  
9:00am - 12:00pm - Saturday

**Drive-Up Hours:**

9:00am - 5:00pm Monday - Friday  
9:00am - 12:00pm - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday - Friday  
8:00am - 12:00pm Saturday

**Coon Rapids Branch**

423 Main Street  
Coon Rapids, Iowa 50058  
712-999-6000

**Lobby Hours:**

7:30am-3:00pm Monday - Friday  
Closed - Saturday

**Interior Interactive Teller Hours**

7:00am - 7:00pm Monday - Friday  
8:00am - 12:00pm Saturday

**Council Bluffs Bennett Branch**

237 Bennett Ave  
Council Bluffs, Iowa 51503  
712-322-3300

**Lobby Hours:**

8:30am - 4:00pm Monday - Friday  
Closed - Saturday

**Drive-Up Hours:**

8:00am - 5:00pm Monday - Friday  
9:00am - 12:00pm - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday – Friday  
8:00am -12:00pm Saturday

**Fort Dodge Branch**

130 North 29<sup>th</sup> Street  
Fort Dodge, Iowa 50501  
515-955-2265

**Lobby Hours:**

8:30am - 4:30pm Monday – Friday  
Closed - Saturday

**Drive-Up Hours:**

8:30am - 5:30pm Monday – Friday  
8:30am - 12:00pm - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday – Friday  
8:00am -12:00pm Saturday

**Jewell Branch**

702 Main Street  
Jewell, Iowa 50130  
515-827-5443

**Lobby Hours:**

8:00am - 4:00pm Monday - Thursday  
8:00am - 5:00pm - Friday  
Closed - Saturday

**Drive-up Hours**

8:00am - 4:00pm - Monday - Thursday  
8:00am - 5:00 pm Friday  
Closed - Saturday

**Pocahontas Branch**

200 North Main Street  
Pocahontas, Iowa 50574  
712-335-3322

**Lobby Hours:**

8:30am - 3:00pm Monday – Thursday  
8:30am - 4:00pm Friday  
Closed - Saturday

**Holstein Branch**

411 N Main Street  
Holstein, Iowa 51025  
712-368-2220

**Lobby Hours:**

8:30am - 3:30pm Monday - Friday  
Closed - Saturday

**Drive-up Hours**

8:00am - 4:00pm - Monday - Thursday  
8:00am - 5:00pm Friday  
Closed - Saturday

**Nevada Branch**

1121 S G Avenue  
Nevada, Iowa 50201  
515-382-3050

**Lobby Hours:**

8:00am - 4:00pm Monday - Friday  
Closed - Saturday

**Drive-Up Hours:**

8:00am - 5:00pm Monday – Friday  
Closed - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday – Friday  
8:00am -12:00pm Saturday

**Pocahontas ITM only**

601 West Elm Avenue  
Pocahontas, Iowa 50574

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday - Friday  
8:00am - 12:00pm Saturday

**Sioux City**

5451 Sergeant Road  
Sioux City, Iowa 51106  
712-255-1012

**Lobby Hours & Interior Interactive Teller**

9:00am - 5:00pm Monday - Friday  
Closed - Saturday

**Drive-up Hours**

8:30am - 5:00pm - Monday - Friday  
Closed - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday - Friday  
8:00am - 12:00pm Saturday

**Webster City Branch**

635 1st Street  
Webster City, Iowa 50595  
515-832-1133

**Lobby Hours:**

8:30am - 4:00pm Monday - Friday  
Closed - Saturday

**Drive-up Hours**

8:30am - 4:00pm - Monday - Thursday  
8:30am - 5:00 pm Friday  
Closed - Saturday

**Drive-up Interactive Teller Hours**

7:00am - 7:00pm Monday - Friday  
8:00am - 12:00pm Saturday