Cash Back -When You Swipe Your Debit Card -

with a Rewards Checking Account

Start Earning Cash Back Rewards Now

It's easy! Simply open your Rewards Checking account with \$100 or more. To qualify for cash back rewards each period:

- Use your debit card at least 10 times each rewards period* to earn rewards
- Then earn \$0.05 on each debit card purchase posted to the account during rewards period of \$10 or more
- Earn an additional \$0.05 more on debit card purchases posted to the acount during rewards period when you sign up to receive eStatements
- Earn up to \$10 rebate of foreign and ABB ATM fees

Rewards Checking *

- Initial \$100 deposit required
- No monthly service charge and No Minimum Balance required
- Statements available by mail or online
- Check images available online
- Overdraft LOC Protection available with credit approval

Rewards Interest Checking[†]

- Initial \$100 deposit required
- Monthly service charge of \$6 and Excess Withdrawal Fee of \$0.30 per debit applies if the daily balance falls below the \$500 minimum requirement during a statement cycle
- Interest bearing account on a daily balance of \$500 or more**
- Statements and check images available by mail or online

For more details, visit ABBank.com



*† The Reward Period is the first business day of the calendar month through the last business day of the calendar month. A business day is defined as Monday through Friday, excluding holidays. Rewards will be paid by the fifth (5th) business day of the following month. ATM and pending debit card transactions do not earn Rewards; online debit card purchases that actually have the final transaction "settle" or "post" to the account during the Reward Period will be considered for rewards. Any potential rewards or rebates will not be paid if the account is closed before the end of the Reward Period. ** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day of your deposit. For interest checking, savings and money markets, we may change the interest rate on your account at our discretion. For CDs and IRAs, your interest rate will not change until maturity.