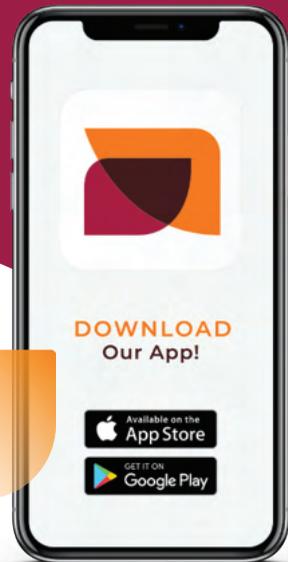


## Bank when you want, where you want.

With online and mobile banking, you can manage your ASB accounts from your personal device. After all, that's how personal banking should be. Check balances, make deposits, transfer funds, pay bills and more from the comfort of your home or while you're on the go. You're always connected to your account.



### Enroll today.

Enrolling for online banking is easy. Download the Andover State Bank app, or visit [goasb.com/online-banking](https://goasb.com/online-banking) and choose **ENROLL NOW.**



#### Andover

511 N. Andover Rd.  
Andover, KS 67002  
316.733.1375 📞  
316.733.1357 📞

**LOBBY**  
Monday–Friday  
9 a.m.–5 p.m.

**DRIVE-THRU**  
Monday–Friday  
8 a.m.–6 p.m.

Saturday  
9 a.m.–12 p.m.

#### Wichita

1718 N. Webb Rd.  
Wichita, KS 67206  
316.219.1600 📞  
316.219.1660 📞

**LOBBY**  
Monday–Friday  
9 a.m.–5 p.m.

**DRIVE-THRU**  
Monday–Friday  
9 a.m.–5 p.m.

**Customer Service**  
[asb.custcare@goasb.com](mailto:asb.custcare@goasb.com)

**Express Phone**  
316.733.7099 or  
toll-free: 866.733.7099

*Real. Personal. Service.*



PERSONAL BANKING

**Make life  
bankable.**

Follow us: @andoverstatebank



[goasb.com](https://goasb.com)

## Checking Accounts

All accounts come with free debit cards,<sup>1</sup> e-statements, online bill pay and unlimited check-writing.

### Free CHECKING

- \$25 to open
- No minimum balance or maintenance fees
- Electronic statements required (paper statements \$2.00/month)

### Cash Back CHECKING

- \$25 to open
- No minimum balance or maintenance fees
- 12 debit card transactions required per month<sup>2</sup>
- 2% cash back on qualifying purchases up to \$500 per month
- One direct deposit or withdrawal required per month
- Two ATM surcharge refunds up to \$10 per month
- Electronic statements required
- Access to Round Up Savings account

### Interest CHECKING<sup>3</sup>

- \$100 to open
- \$500 minimum monthly balance
- Interest with \$1,000 average balance<sup>4</sup>
- \$10 maintenance fee (if balance falls below \$500)
- Free official checks

### Premier CHECKING

- \$100 to open
- No minimum balance
- Interest with \$2,500 average balance<sup>4</sup>
- \$8 maintenance fee (or \$0 while maintaining \$10,000 in combined personal checking and savings account balances)
- Free official checks
- Free ASB-branded checks
- Unlimited ATM surcharge refunds
- Withdrawal up to \$2,500 from any one CD without penalty

## Savings Accounts

Our interest-bearing accounts help you save toward the big things in life, from your first car to your retirement.

### Traditional SAVINGS

- \$100 to open (\$25 for minors)
- \$100 minimum monthly balance
- \$3 maintenance fee (if balance falls below \$100)
- Interest earned daily and credited quarterly with \$100 average balance<sup>4</sup>
- Withdrawal limit of three per month
- \$1 fee for each withdrawal over limit

### Round Up SAVINGS

- Paired with Cash Back Checking
- Automatic deposit of spare change from debit card purchases
- 100% match of spare change contribution (up to \$100 annually)
- Refer to Traditional Savings for other account information

### Money Market SAVINGS

- \$100 to open
- \$2,500 minimum balance or \$10,000 average balance
- \$10 maintenance fee (if balance falls below monthly requirement)
- Interest earned and credited monthly based on tiered balances<sup>3</sup>

\$2,500-\$9,999	\$10,000-\$49,999
\$50,000-\$99,999	\$100,000 and above
- Up to six withdrawals per month
- Over six transactions may be subject to \$5 per item charge

<sup>1</sup>Must qualify for MasterCard debit cards.

<sup>2</sup>Qualifying transactions must post and settle to the account during the monthly statement cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle to the account.

<sup>3</sup>For customers 55 or older, monthly maintenance charges and minimum balance requirements are waived for this account.

<sup>4</sup>Interest varies and is subject to change.

## Small-bank service. Big-bank capability.

You can open a checking or savings account anywhere. Why choose us? Because we offer the community bank experience. We're small enough to provide you with real personal service, and we're capable enough to meet all your banking needs. Not every financial institution can pull that off, but we've been doing it for more than 100 years.

### Spend, save or borrow.

- Individual retirement accounts (IRAs)
- Health savings accounts (HSAs)
- Certificates of deposit (CDs)
- ACH origination and direct deposit payroll
- Safe deposit boxes
- Overdraft protection programs
- Debit and credit cards
- Home mortgages
- Vehicle loans
- Home equity loans
- Home equity lines of credit (HELOCs)

