

PERSONAL CHECKING AND SAVINGS

MONEY MARKET ACCOUNTS

Money market accounts earn market rates that are usually higher than a typical savings account and you may make unlimited withdrawals in person. Additional funds may be added at any time so that you can make the most of your money. Advantage Bank offers two money market accounts for serious savers:

Advantage GOLD MONEY MARKET

- Tiered interest rate
- Minimum to open \$10,000
- Unlimited in-person withdrawals
- Unlimited additional deposits
- Allows 6 electronic transfers per statement cycle
- Interest paid monthly on collected balance
- Monthly maintenance fee of \$10.00 per month waived with an Advantage Bank checking account
- Online Banking access

Advantage PREMIUM MONEY MARKET

- Tiered interest rate
- Minimum to open \$100
- No minimum balance
- Unlimited in-person withdrawals
- Unlimited additional deposits
- Interest paid monthly on collected balance
- Monthly maintenance fee of \$20.00 per month waived with an Advantage Bank checking account OR if with direct deposit into the Premium Money Market account
- Online Banking access

Money Market accounts subject to Regulation D charges. Fees may reduce earnings.

IRAS

Individual Retirement Accounts (IRAs) are tax-deferred investment tools to help you save for your retirement. Future withdrawals are taxed as income, but because your income will probably be less in retirement, the tax rate will be lower. So save now during higher income years for retirement.

- Terms from 182 days to 5 years

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CDs) are great tools for investing your cash. By depositing your funds at the bank for a predetermined time, you are able to establish a set rate of interest. With a variety of terms and rates, you have the flexibility to choose the CD that's right for you.

- Terms from 91 days to 5 years*
- Rate ManagerSM Certificate lets you change the rate when rates go up**

* Substantial penalty for early withdrawal

** One rate increase allowed during the term of this certificate

JUMBO CERTIFICATES

- Priced individually for amounts over \$100,000

CDARS[®]

CDARS is the Certificate of Deposit Account Registry Service that provides full FDIC insurance on deposits larger than \$250,000, the maximum amount allowed by law. There's no need to disburse your money among different financial institutions with Advantage Bank's CDARS.

- Up to \$50 million in FDIC protection
- One interest rate and one statement - no managing multiple bank relationships

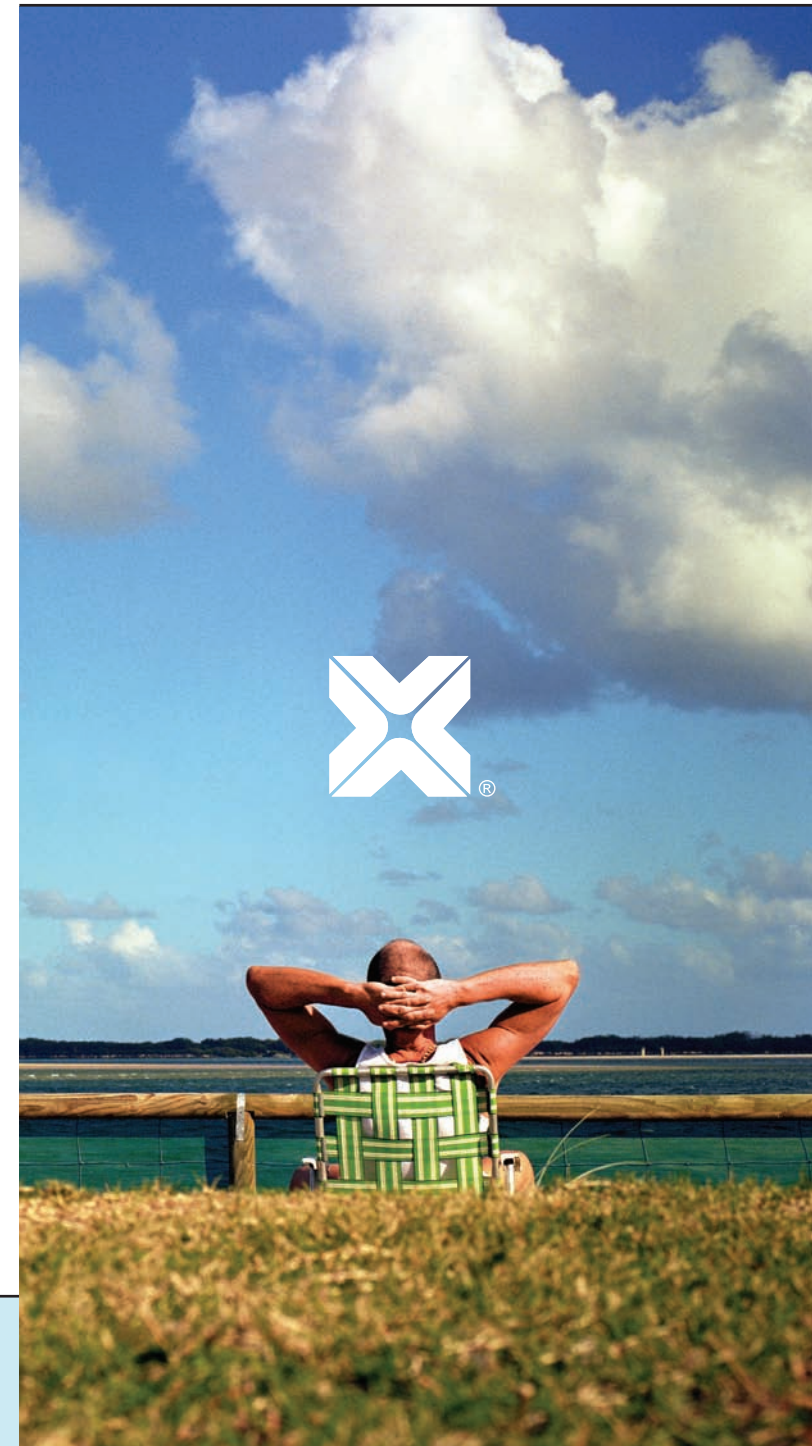


What you need. When you need it.

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CHECKING ACCOUNTS

IT'S ALL ABOUT CHOICES

Advantage Bank offers a wide variety of checking accounts. While each one has its own unique features and benefits, there is a common thread found in each one of these accounts. That's the Advantage Bank commitment to provide what you need, when you need it.

To learn more about these checking accounts, or any of our banking products and services, please go to www.advantagebank.com or call or visit the Advantage Bank office near you today.

THREE LEVELS OF VALUE

Advantage Bank invites you to enjoy the most valuable checking line up in the country. From a no-frills checking account with no monthly maintenance fee, to two checking accounts that earn interest – and all with free online banking and bill pay – you'll have control, access, and financial solutions that fit your lifestyle.



*AdvantagePlatinum*SM CHECKING

Manage your finances and earn interest on balances of \$500 or more. Free online banking and bill pay make this a well-rounded checking account.

- Minimum deposit to open \$100
- Unlimited check writing
- No annual fee debit card/ATM card*
- Interest earned on balances of \$500 or more
- Free Online Banking and Bill Pay
- No annual fee credit card*
- Advantage Overdraft Line available*
- Monthly maintenance fee waived when minimum balance and direct deposit requirements are met

* Credit approval required

*AdvantagePlatinum Plus*SM CHECKING

Earn money market rates and discounted loan rates while in total control of every aspect of your account.

- Minimum deposit to open \$100
- Tiered interest bearing checking account that pays money market rate on top tier
- Free Online Banking and Bill Pay
- Unlimited check writing
- No annual fee debit card/ATM card*
- 1/4% off installment loans**
- Free travelers checks
- 1st year free on safe deposit box (subject to availability)
- No annual fee credit card*
- Advantage Overdraft Line available*
- Monthly maintenance fee waived when minimum balance and direct deposit requirements are met

* Credit approval required

** Cannot be combined with any other offer(s)

Advantage CHECKING

A no monthly maintenance fee account with the convenience of free, online banking and bill pay.

- No minimum balance
- No monthly maintenance fee
- Unlimited check writing
- First fifty checks free*
- No annual fee debit card/ATM card**
- Free Online Banking and Bill Pay
- No annual fee credit card**
- Direct deposit available
- Advantage Overdraft Line available**

* Basic check style only

** Credit approval required

SAVINGS ACCOUNTS

REACH YOUR GOALS ON YOUR TERMS

Advantage Bank has a savings solution for every situation. Our goal is to match your needs with the perfect solution, providing what you need, when you need it. Look for deposit rates on our website at www.advantagebank.com or call or visit the Advantage Bank office near you today.

Advantage Statement SAVINGS

Control and monitor your savings funds and transaction activity with the flexibility offered in a statement savings account.

- Minimum deposit to open \$100
- Unlimited deposits and withdrawals
- Variable interest rate
- Interest paid quarterly on collected balance
- Quarterly statement; monthly statement when transactions occur
- Monthly maintenance fee waived when minimum balance requirement is met
- ATM access
- Online Banking access

HEALTH SAVINGS

A personal savings account for individuals with a high deductible health plan. Perfect for saving money, tax-free, to pay qualified medical expenses.

- Tiered interest rate
- Interest paid quarterly on collected balance
- Monthly maintenance fee waived when minimum balance requirement is met
- Debit card access
- Online Banking access

Advantage CHRISTMAS CLUB

Dedicate this account for all your holiday spending. You'll receive a check in October, just in time for seasonal shopping!

- Variable interest rate
- Matures automatically October 15
- A deposit before the beginning of the year renews account