

## 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



Follow us: @andoverstatebank



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

*Real. Personal. Service.*

PERSONAL BANKING

**Make life  
bankable.**



## Checking Accounts

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

### Free CHECKING

Roam wild with a checking account you don't have to keep tabs on.

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

### Interest CHECKING<sup>2</sup>

Grow your money with an account that earns monthly interest on top of your balance.

- \$100 to open
- \$500 minimum monthly balance
- Interest with \$1,000 average balance<sup>2</sup>
- \$10 maintenance fee (if balance falls below \$500)
- Free official checks

### Premier CHECKING

Our top-of-the-line checking account offers all the bells and whistles.

- \$100 to open
- No minimum balance
- Interest with \$2,500 average balance<sup>3</sup>
- \$8 maintenance fee (or \$0 while maintaining \$10,000 in combined account balances)
- Free official checks
- Free ASB-branded checks
- Unlimited ATM usage
- Withdrawal up to \$2,500 from any one CD without penalty
- Preferred rates on consumer loans

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

<sup>2</sup>For customers 55 or older, monthly maintenance charges and minimum balance requirements are waived for this account.

<sup>3</sup>Interest varies and is subject to change.

## Savings Accounts

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

### Traditional SAVINGS

Our basic, traditional savings allows you to earn daily interest.

- \$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>1</sup>
- Withdrawal limit of three per month
- \$1 fee for each withdrawal over limit

### Treasury SAVINGS

Accomplish your dreams with an account that keeps the bigger picture in mind.

- \$10,000 to open
- No minimum monthly balance
- No maintenance fees
- Interest earned daily and credited quarterly with \$10,000 average balance<sup>1</sup>
- Withdrawal limit of one per quarter
- \$25 fee for each withdrawal over limit

### Money Market SAVINGS

Earn interest on a tiered system that allows you to make more on investments.

- \$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>1</sup>

|                   |                     |
|-------------------|---------------------|
| \$2,500–\$9,999   | \$10,000–\$49,999   |
| \$50,000–\$99,999 | \$100,000 and above |
- Up to six withdrawals per month (restrictions apply)
- Over six transactions may be subject to \$5 per item charge<sup>2</sup>

<sup>1</sup>Interest varies and is subject to change.

<sup>2</sup>Federal regulations allow six transfers or withdrawals from your account per monthly statement cycle, including preauthorized, automatic or telephone transfers.

## 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)

