We make *your* future bright

Keep an Eye on Tomorrow with our Savings Accounts.	Do you plan to open the account with an investment of $1,000 or more in order to earn a higher interest rate?	Are you interested in a no fuss, simple account designed to be convenient and easy-to-use?	Are you able to avoid accessing your funds for a set amount of time?
	ACCESS Money Market	**ACCESS Savings**	**Certificate of Deposit (CD)**
Minimum Opening Deposit	$1,000	$100	$1,000
Minimum Balance Required	.01 to earn APY	.01 to earn APY	$1,000
Fees*	$10 per withdrawal if withdrawals exceed 6 per month.	$1 per withdrawal if withdrawal exceeds 6 per month.	A penalty will be imposed for early withdrawals, which may result in a loss of principal. **For terms less than 24 months:** Penalty = 6 months of interest **For terms of 24 months or more:** Penalty = 12 months of interest
Interest Rate Tiers	$0 to $24,999.99 $25,000 to $99,999.99 $100,000 to $249,999.99 $250,000 to $499,999.99 $500,000 to $999,999.99 $1,000,000 and over	No Tiers	Rates vary. Terms of 3 months - 5 years available.

Other accounts we offer: ACCESS Health Savings.

APY - annual percentage yield. *For a full list of account-related and bank service fees, please call us at 402.763.6000.

Drive-Thru Hours:
Monday – Friday: 8:30 a.m. to 5:30 p.m.
Saturday: 9 a.m. to 12 p.m.

Lobby Hours:
Monday – Friday: 9 a.m. to 5 p.m.
Saturday: 9 a.m. to 12 p.m.

Email:
bankingyourway@accessbank.com

Member FDIC

NMLS#456056

Emergency Numbers

To Report Lost or Stolen Cards
VISA Debit Cards **833.660.0494**
Business or Personal VISA Credit Cards **800.558.3424**

Midtown
8712 West Dodge Road
Omaha, NE 68114
402.763.6008

Aksarben
6405 Center Street
Omaha, NE 68106
402.537.2600

ACCESSpoint ITM
Center Mall
42nd & Center Street
Omaha, NE 68105
402.763.6744

La Vista
7223 South 84th Street
La Vista, NE 68128
402.331.8550

Oakview ACCESS Mortgage
2710 South 140th Street
Omaha, NE 68144
402.905.4100

Village Pointe
203 North 180th Street
Omaha, NE 68118
402.281.4585

ACCESSbank
Here for a reason.

ACCESSbank.com

Personal Banking

It's time to feel good about *your* bank

ACCESSbank
Here for a reason.

Better ACCESS to *your* money

Want convenient access, an interest-bearing account or exclusive features? We've got you covered.	Are you considered a value-aged customer (age 60+) interested in great rates and benefits?	Do you keep balances in your checking account that you would like to earn interest on?	Are you interested in a no fuss, simple account, designed to be convenient and easy-to-use?
	Classic ACCESS	**Total ACCESS**	**Basic ACCESS**
Minimum Opening Deposit	$100	$100	$100
Minimum Balance Required	$1,000 to earn APY	$0	$0
Fees	None	None	None
Interest Rate Tiers	$0 to $9,999.99 $10,000 to $24,999.99 $25,000 to $99,999.99 $100,000 and over	$0 to $24,999.99 $25,000 and over *To earn the APY on balances, the qualifiers must be met.	None
Account Requirements	Must be 60 years of age or better	1. Make and have post to your account a minimum of 10 transactions totaling $50+ in posted debit card purchase monthly (excluding ATMs). 2. Receive your monthly statement electronically. Must have a valid email address. 3. Must have at least one direct deposit into the account or ACH going out. Statements cycle on the last business day every month.	None
Free Checks	First Box	First Box	
Free Safe Deposit Box (3" x 5")	✔		
Free Cashier's Checks	✔		

ACCESS to *your* dream home

Residential Mortgages

Buying, building or refinancing? You can count on us to find the type of loan that fits you best, including:

- Conventional
- FHA/VA
- NIFA/IFA
- Jumbo
- Portfolio & Non-Traditional

Bridge Loans

A bridge loan is a convenient way to use the equity from your current home to buy or build your new one. We'll make the process simple and quick.

- Competitive interest rates
- Ideal for using your current home's equity
- Monthly payments can be automatically deducted from your checking account

Lot Loans

Once you find the piece of land that you love, financing it will be a breeze. We are here to assist you every step of the way.

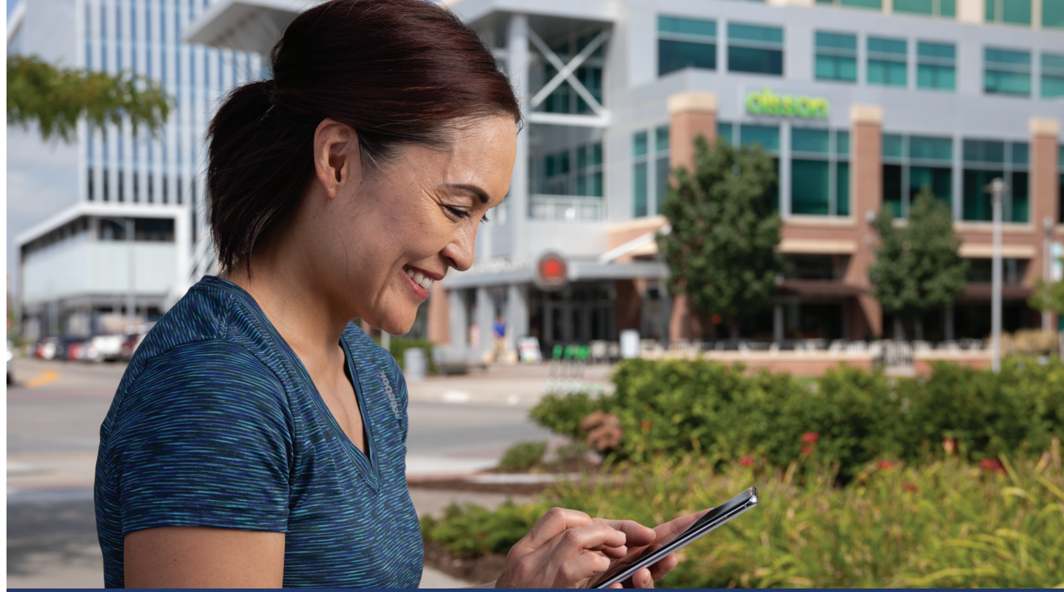
- Competitive interest rates
- Both interest-only and amortizing options available
- Flexible repayment/ maturity options
- Up to 70% loan-to-value

Residential Construction Lending

We offer construction financing that will streamline the entire loan process for new home construction or renovating your existing home.

Additional Loan Products

- Home Equity Loans & Lines of Credit
- Auto Loans
- Visa® Credit Card



Every time you bank, you do it for a reason. To make a deposit that gets you closer to your goal. To save funds for that special occasion. We see your ambition. And at ACCESSbank, we've got the resources to support that ambition. That's why we're here – to aid you on your financial journey so you have the knowledge you need to make the best decisions for you, your family and your community. We're not just here as your bank, we're here as your financial partner.

ACCESSbank®

Here for a reason.

ACCESSbank.com

We believe you shouldn't have to pay money to access your money.

Check out the free services included in every account.

- Free MoneyPass ATMs Nationwide - Up to 5 Foreign Fee Refunds Monthly
- Budgeting Tool
- Free Mobile Deposit
- Free Digital Services; Including Online & Mobile Banking, Bill Pay & Contactless Payments
- Free Bank-to-Bank Transfers (Transfer Now)
- Free Person-to-Person Transfers (Zelle)
- Complimentary Fraud Services (Card Manager, Notifi)