



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

 **ACCESSbank**[®]
Here for a reason.



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.com

We believe you shouldn't have to pay money to access your money.
Check out the free services included in every account.



Free ATMs
Nationwide and
Reimbursed
ATM Fees



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)

We make *your* future bright

Keep an Eye on Tomorrow with our Savings Accounts.	Are you a Shareholder, Physician, or interested in a concierge banking experience?	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?
	Executive Money Market	ACCESS Money Market	ACCESS Savings	Certificate of Deposit (CD)
Minimum Opening Deposit	\$1,000	\$1,000	\$100	\$1,000
Minimum Balance Required	\$5,000 (Portfolio Balances to avoid fees) .01 to earn APY	.01 to earn APY	.01 to earn APY	\$1,000
Fees*	\$30 monthly service charge per statement cycle if below the minimum balance. \$10 per withdrawal if withdrawals exceed 6 per month.	\$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	\$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.
Account Requirements	Must have: Annual Household Income of \$350,000+; or be an ACCESSbank Shareholder; or have a net worth of \$1,000,000+; or be identified as a designated medical professional. <i>Minors eligible when second account owner is Executive Banking client.</i>			

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.

Better ACCESS to *your* money

Want convenient access, an interest-bearing account or exclusive features? We've got you covered.	Are you a Shareholder, Physician, or interested in a concierge banking experience?	Are you considered a value-aged customer (age 60+) interested in great rates and benefits?	Are you able to maintain a minimum of \$1,000 in order to earn a high-yield interest rate?	Are you interested in a no fuss, simple account, designed to be convenient and easy-to-use?
	Executive ACCESS	Classic ACCESS	Total ACCESS	Basic ACCESS
Minimum Opening Deposit	\$500	\$100	\$100	\$100
Minimum Balance Required	\$5,000 (Portfolio Balances to avoid fees) \$1,000 to earn APY	\$1,000 to earn APY	\$1,000 to avoid fee .01 to earn APY	\$0
Fees	\$30 per month if below minimum	None	\$12 per month if below minimum	None
Interest Rate Tiers	\$1,000 to \$9,999.99 \$10,000 to \$24,999.99 \$25,000 to \$99,999.99 \$100,000 to \$249,999.99 \$250,000 and over	\$1,000 to \$9,999.99 \$10,000 to \$24,999.99 \$25,000 to \$99,999.99 \$100,000 and over	\$0 to \$25,000 \$25,001 and over (rates vary dependent on whether qualifiers are met)	None
Account Requirements	Must have: Annual Household Income of \$350,000+; or be an ACCESSbank Shareholder; or have a net worth of \$1,000,000+; or be identified as a designated medical professional. <i>Minors eligible when second account owner is Executive Banking client.</i>	Must be 60 years of age or better	1. Make and have post to your account at least 10 debit card purchases of \$5.00 or more (excluding ATM transactions) each month. 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. <small>Statements cycle on the last business day every month.</small>	None
Free Checks	✓	✓		First Box
Free Safe Deposit Box (3" x 5")	✓	✓		
Free Stop Payments	✓			
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
- NIFA/IFA
- Portfolio & Non-Traditional
- FHA/VA
- Jumbo



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

**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



NMLS#456056

After Hours Contact Center

If you have questions regarding your debit card and need to speak to a representative after normal business hours, please call our After Hours Contact Center at **833.660.0494**

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

La Vista

7223 South 84th Street
La Vista, NE 68128
402.331.8550

Oakview

2710 South 140th Street
Omaha, NE 68144
402.905.4100

Village Pointe

203 North 180th Street
Omaha, NE 68118
402.281.4585

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