

You don't have to pay check cashing fees

You work for your money—your money should work for you in a new checking or savings account with participating Bank On South Alabama partners.

Accounts with Bank On partners typically include benefits like these:

- No or low minimum opening balance/monthly balance
- No or low maintenance fees
- Direct deposit of your paycheck or benefits
- Debit card included
- Online banking

The money you earned is safe and easy to access when you work with a bank or credit union. And when you need a loan, Bank On South Alabama partners can help with an interest rate that's good for your future.

Graphic Design by Davis South Barnette & Patrick

STATE AND LOCAL GOVERNMENT CHAMPIONS:

State Senator Vivian Davis Figures
Mobile County Commissioner Merceria Ludgood
City of Mobile, Mayor Sandy Stimpson
Baldwin County Commissioner Chris Elliott
Baldwin County Commissioner Tucker Dorsey
City of Daphne, Mayor Dane Haygood

COMMUNITY PARTNERS

Alpha Women's Resource Center
Center for Fair Housing Inc.
Choctaw County Chamber of Commerce
Clarke County Development Foundation
Community Foundation of South Alabama
Ecumenical Ministries, Inc.
FDIC
Family Promise of Coastal Alabama
Goodwill Easter Seals of the Gulf Coast
Habitat for Humanity of Baldwin County
Habitat for Humanity of Southwest Alabama
Lifelines/Consumer Credit Counseling
Mobile Community Action
Mobile Development Enterprises
Mobile Works, Inc.
Monroeville/Monroe County Chamber of Commerce
Prodissee Pantry
The John McClure Snook Youth Club of Foley
The Shoulder
United Way of Baldwin County
United Way of Southwest Alabama
United Way 2-1-1
USDA Rural Development
Women's Business Center of Rural Alabama

Financial education classes are provided by many of our partners.

Please visit www.bankonsouthalabama.org or call United Way's 2-1-1 for full details on our partners and programs.

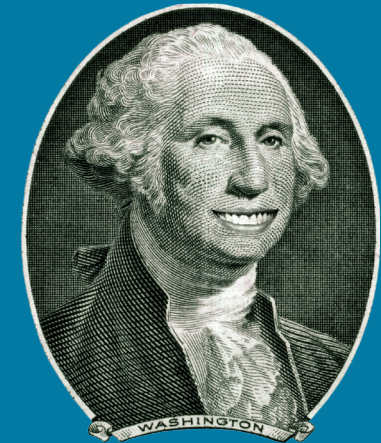


EVERYONE IS WELCOME



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Keep your money. You've earned it.



Find out how you can save thousands of dollars in fees and interest over your lifetime.

www.bankonsouthalabama.org

ACCOUNTS THAT MAKE SENSE.

LOANS YOU CAN AFFORD.

Getting started

1. Choose a bank or credit union that participates in Bank On South Alabama programs. You may choose the partners listed in this brochure, visit our website or call United Way's 2-1-1 for help.

2. Visit the bank or credit union. Bring a photo ID (driver's license, passport, state ID card, etc.) along with your social security number or individual taxpayer identification number.

3. Ask about special Bank On South Alabama offers. The bank or credit union you choose will explain options and help you open an account to reach your goals.

4. Ask about special classes to help you get the most from your money and your new account.

Bank On South Alabama partners are ready to help.

*A collaborative of banks and
credit unions across South Alabama:¹*

Army Aviation Center Federal Credit Union

Azalea City Credit Union

BancorpSouth Bank

Bank of Evergreen

BB&T Bank

BBVA Compass

Bryant Bank

Century Bank

Commonwealth National Bank

Community Bank

First US Bank

Gulf Coast Federal Credit Union

Hancock Bank

IBERIABANK

Merchants Bank

National Bank of Commerce

New Horizons Credit Union

PNC Bank, N.A.

Regions Bank

The First Bank

Trustmark National Bank

United Bank

Wells Fargo Bank, N.A.

West Alabama Bank

Woodforest National Bank

¹*Baldwin, Choctaw, Clarke, Conecuh, Escambia,
Mobile, Monroe and Washington Counties*

A BRIGHTER FUTURE? BANK ON IT.

If you've had a bank account closed or bounced checks more than six months ago, you may still be eligible for programs² with a Bank On South Alabama partner. Follow these tips to help you on the road to financial success:

- Avoid payday loans and the high fees associated with check-cashing.
- Write down every check or debit card transaction in your check register.
- Enroll in direct deposit so your paycheck or monthly benefit check goes straight into your account.
- Read your statements & balance your checkbook to prevent errors.
- Keep track of how much money you have in your account. Check, debit, ATM, and online banking transactions that exceed your bank balance can result in costly overdraft fees.
- Avoid ATM fees by using only ATMs provided by your bank or credit union.
- Keep your PIN a secret.
- Don't sign blank checks or let anyone else use them.

Visit www.bankonsouthalabama.org for a list of community non-profit partners who can help you get started on the road to financial freedom.

²*You may be required to attend financial education classes in order to qualify/maintain new accounts.*



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