

## **Welcome to the Bryant Bank Family!**

Hello! We're Bryant Bank, a community bank that's committed to serving Alabamians. We care about our customers because our Alabama family is at the heart of what matters most. As you learn more about us, you'll see that our bankers put care into action each day. We promise to be present and always accessible, and will offer unbeatable service at all times. We look forward to helping you with your financial needs.

### **NORTH ALABAMA LOCATIONS**

**Downtown Huntsville** 320 Pelham Ave SW Huntsville, AL 35801 **Southeast Huntsville** 1804 Four Mile Post Rd SE Huntsville, AL 35802

#### **CENTRAL ALABAMA LOCATIONS**

**Cahaba Village** 2700 Cahaba Village Plaza

Mountain Brook, AL 35243

**Columbiana** 21290 Highway 25 Columbiana, AL 35051

**Greystone** 5319 US Highway 280 Birmingham, AL 35242

Homewood 1919 28th Ave S, Ste 101 Homewood, AL 35209

**Hoover** 2721 John Hawkins Pkwy Hoover, AL 35244

**Trussville** 137 Main St Trussville, AL 35173

## **WEST ALABAMA LOCATIONS**

**Downtown Tuscaloosa** 1901 University Blvd Tuscaloosa, AL 35401

**North River** 1755 New Watermelon Rd Tuscaloosa, AL 35406 Northport 2001 Lurleen Wallace Blvd Northport, AL 35476

**Tuscaloosa Main** 1550 McFarland Blvd N Tuscaloosa, AL 35406

## **SOUTH ALABAMA LOCATIONS**

Daphne

1801 U.S. Highway 98 Daphne, AL 36526

Foley

1502 N McKenzie St Foley, AL 36535 Mobile

6151 Airport Blvd Mobile, AL 36608

**Orange Beach** 

24847 Commercial Ave Orange Beach, AL 36561



# because Alabama is our home, too.

At Bryant Bank, we have a strong desire to see every customer succeed and experience a financially stable future. With that in mind, we provide different account options to best fit where you're at in life. Not sure which account is for you? Let us help! Your Bryant Banker will always offer sound advice and give an honest evaluation to make sure we find the best fit for you and your needs.

## **CHECKING ACCOUNTS**

All Bryant Bank checking accounts feature unbeatable benefits including reimbursement of any non-Bryant Bank ATM fees (just notify us within 120 days), a free Bryant Bank Visa® Debit Card issued instantly at your local branch, free access to online and mobile banking, bill pay, and unlimited check writing.

#### SPECIAL OPTIONS CHECKING

Our most popular checking account. No monthly fees when you receive a direct deposit and opt-in for e-statements.

#### SCHOLAR TEAM CHECKING

The perfect account for students. No monthly fee with e-statements and the first order of wallet-style checks is on us! Available to students ages 16 – 24.

#### PREFERRED PERSONAL CHECKING

Similar to Legacy Checking, this account earns interest, however, a balance on a personal loan can count towards your monthly fees being waived.

#### LEGENDS CHECKING

No monthly service fee and free image statements. All standard wallet-style check orders are free! Available to customers age 50 and over.

#### **LEGACY CHECKING**

Might we interest you in an option that helps you earn money? This account earns interest on your checking balance. Enjoy no monthly fee with e-statements and a minimum daily balance of \$1,500.

Special Options, Legends, and Scholar Team Checking require a \$50 minimum deposit to open. Legacy and Preferred Personal Checking require a \$100 minimum deposit to open. Speak with a Bryant Banker for more details, including possible fees.

## **SAVINGS ACCOUNTS**

#### **BASIC SAVINGS**

The savings account that's available to any member of your family! With a minimum deposit of \$100 required, this account offers no quarterly fees when maintaining a \$100 minimum balance each day and receiving e-statements.

#### **BUILDING BLOCK SAVINGS**

A great account for anyone under the age of 18. There are no quarterly service fees, making it easy to save! Only requires a minimum deposit of \$5 to open!

Earn interest when you save. Speak to a banker for more info.

Basic Savings allows six withdrawals per quarter. \$5 fee applies to every withdrawal over the limit. Building Block Savings allows six withdrawals per quarter. \$3 fee applies to every withdrawal over the limit.

## **OTHER WAYS TO SAVE**

#### CERTIFICATES OF DEPOSIT

Certificates of Deposit are a secure investment with a specific term and a guaranteed interest rate. Terms range from 30 days to five years.

Penalties for early withdrawal apply if you withdraw any portion of the principal balance before maturity.

#### TRADITIONAL & ROTH IRAs

At Bryant Bank, we care about your future and gladly offer IRA options to help you meet your retirement goals. Speak to your Bryant Banker to learn more about these options.

#### **BRYANT PERSONAL MONEY MARKET**

Grow your savings faster with a Bryant Personal Money Market account. This account also includes the convenience of check writing.

No service fee when maintaining a minimum daily balance of \$2,500 -or- an average collected balance of \$5,000 or more during the statement period.

Earn interest when you save. Speak to a banker for more info.

Requires a \$100 minimum deposit to open. Six withdrawals allowed per month.

\$10 fee applies to every withdrawal over the limit.

## **DEBIT CARDS & MOBILE WALLET**







#### STYLE & PROTECTION FOR YOUR WALLET

We're proud to offer three different debit card designs with one sure to fit your personality. All Bryant Bank Visa Debit Cards feature EMV Chip technology for added security, are monitored by our enhanced Fraud Prevention Center, and controllable through Card Management.

#### **MOBILE WALLET**

The most secure way to use your debit card is through a mobile wallet. Your actual card number is never exposed to the merchant and cannot be duplicated by hackers. In addition to the added security, it provides the convenience of never needing to pull out your wallet at many retailers and restaurants. Bryant Bank Debit Cards are available for use on Apple Pay<sup>®</sup>, Google Pay<sup>™</sup>, Samsung Pay<sup>®</sup>, and Fitbit Pay<sup>™</sup>.

Terms and conditions apply to each mobile wallet. Visit bryantbank.com for more information.

Apple Pay is a registered trademark of Apple Inc. Google Pay is a trademark of Google LLC.

Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Fitbit Pay is a trademark of Fitbit, Inc.

## PERSONAL LOANS

Whatever your goals are, we're here to help you invest in your full potential and to help make your dreams a reality. Our Bryant Bankers will help identify or design a loan that fits your needs. Personal Loans can be used for an array of things such as a motorcycle, car, RV, or even a boat loan. We're happy to help.

#### OVERDRAFT LINE OF CREDIT

Get overdraft protection for your personal checking account, and if the account goes in the negative, an advance from the line of credit will transfer funds to cover it.

#### CONSTRUCTION LOANS

Looking to build a new home? With this short-term loan, you can achieve this goal. This loan allows you to pay for the building of a new house.

#### **LAND LOANS**

Maybe you're considering the idea of building a home and have the perfect piece of land in mind. With a Bryant Bank Land Loan, you can purchase a vacant lot without having to rush any decision!

#### HOME IMPROVEMENT LOANS

Add value to your home or just build that game room you've always wanted. These loans allow you to get to work; Bryant Bank has you covered!

#### **CD SECURED LOANS**

Needing to build your credit or preserve cash? Bryant Bank's CD secured loans can be of great assistance.

#### **HOME EQUITY LINE OF CREDIT**

Whether the scope of your home improvements will require a loan, or you're looking for a new car, you may want to consider our Home Equity Line of Credit. A HELOC provides flexibility with a revolving line of credit and the ability to make interest-only payments.

#### **LOAN SERVICES**

- Automatic payments to have your monthly payment deducted from one of your accounts with Bryant Bank.
- A personal banker that cares about your needs and will work with you to empower your potential.

Must be 19 years of age or older to apply for a loan. Fees and restrictions will apply.

All loan applications are subject to credit approval and satisfaction of all underwriting requirements and conditions.

## **BRYANT BENEFITS**

#### **BANKING ON THE GO**

Our Bryant Bank Mobile app is userfriendly and gives you banking access from anywhere, including the ability to deposit checks by snapping a picture!

#### **NO ATM FEES**

We always love when you visit us but we know you're not always going to be near one of our branches. That's why we reimburse you for any ATM fees another bank charges you for using their ATM. It's just the right thing to do. All you have to do is let us know within 120 days.

#### SMART ATMs

Every branch features a Bryant Bank Smart ATM that accepts cash & check deposits.

#### **LOCAL MORTGAGE LENDERS**

Whether you're buying your first house or ready to build your dream home, our Bryant Bank Mortgage team is ready to help you along the way.

#### COMPLETE CONTROL OF YOUR CARD

Take full control of your debit card with Card Management. Set spending alerts, limit transactions, or turn your card on or off with the click of the button.

# We're here to help you reach your financial goals today... and in the years to come.

When people ask us why Bryant Bank is different from every other bank, the answer is simple. It's because our Alabama-owned community bank and our bankers care. The state of Alabama isn't just another market for us. It's where we call home too. Our Bryant Bankers, our customers, and our Alabama communities are our family. It's our vision as a community bank to see every Alabamian experience a financially stable future and live in a thriving community. To accomplish this, Bryant Bankers put care into action to help others invest in their full potential. Bryant Bank is rich in history and is proudly committed to Alabama for the long-haul. While banking will change and communities will grow, Bryant Bank will remain consistent for those living here.



BryantBank.com | 1.855.4BRYANT
Member FDIC | Equal Housing Lender | NMLS ID 582857