

**At Friend Bank,**

our philosophy on banking is really quite simple.

Banking is a business of friendships.

And while our philosophy is simple,  
our mission is profound. Be a true friend.

To our employees. To our customers. To our community.

This is our roadmap to success. But more importantly,  
this is our roadmap to significance. Be a true friend.

Always be loyal. Always be dependable. Always be faithful.

Always be genuine. Always be compassionate.

Always be understanding. Always be kind. Always be true.

Our business is not a square box of accounts.

Ours is a circle of friends. And to these friends,  
we will always, always be true.

We invite you to experience a true banking friendship.

Friend Bank. Banking true to you.

Ask us about Friend Smart Checking. The checking account that  
makes you money, saves you money, and protects your money.

**4.00%\* APY** if requirements are met.



# Friend

BANKING TRUE TO YOU

FRIENDBANK.NET | 334.792.2550 | 3105 ROSS CLARK CIRCLE | DOTHAN, ALABAMA 36303 Member FDIC

\*A minimum deposit of \$100 is required to open account. Annual Percentage Yield (APY) is accurate as of October 5th, 2009. Friend Smart Checking – 4.00% APY bonus rate will be paid on balances between \$0.01 and \$20,000 and 0.75% APY will be paid on balances over \$20,000. If eligibility requirements (15 Debit card transactions, 1 direct deposit or 1 automatic payment, 1 monthly online banking login, and statements received electronically instead of regular mail) are not met during the monthly qualifications statement cycle, the APY will convert to a 0.10% APY base rate. Rates are subject to change at the bank's discretion. Personal accounts only. Fee may reduce earnings. Member FDIC.