

Why Pay for Your Own Money?



Don't spend another penny on check cashing or other fees when you can put your money to use in your new checking or savings account with Bank on Brazos Valley (BOBV).

Some BOBV account features:

- No or low minimum opening balances
- No or low maintenance fees
- No minimum monthly balances
- Direct deposit of paychecks or monthly benefit checks
- Free debit cards
- Online banking

Plus, your money is always available, it's easy to access, and insured and safe from theft or natural disasters.



Save time and money you're spending at the check casher when you could enjoy financial freedom offered with an account from Bank on Brazos Valley.

BANK ON BRAZOS VALLEY PROJECT PARTNERS



Visit www.bankonbrazosvalley.com or call 2-1-1 for a list of community non-profit partners who can help you get started on the road to financial freedom!



Got Money But No Bank?



Stop paying to use your own money!

Make the most of your financial future by opening a checking or savings account

call 2-1-1 for more information



Opening Your New Account

1. Find a participating bank or credit union at www.bankonbrazosvalley.com, look for the **Bank on Brazos Valley** logo at your neighborhood branch, or call 2-1-1 for more information.
2. Bring a photo ID and a second form of ID, such as a utility bill with you. Because some checking and savings accounts earn interest, you also need a social security number or an Individual Taxpayer Identification Number.
3. Ask about the products available through **Bank on Brazos Valley**. Our partners have special programs designed just for you and are willing to answer questions and help open the account that works best for you.
4. Contact 2-1-1 for classes to help you learn about managing your money and get the most from your new account.



Don't be puzzled.

Dial 2-1-1 to get started on the road to financial freedom or visit www.bankonbrazosvalley.com

Everyone is Welcome

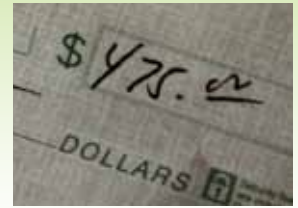
Our Bank on Brazos Valley Partners are Here for You.

Bank on Brazos Valley has partnered with 15 banks and credit unions all over the city to help you open your own bank account. Our partners are:



Have a Troubled Banking Past?

If you've had a bank account closed or bounced checks more than six months ago, you may still be eligible for a BOBV account*.



Our partner financial institutions have some tips to help you on the road to financial success:

- 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.
- Sign up for online banking, including automatic bill pay – it's easy to use, keeps track of your transactions and helps avoid late fees.
- Read your statements and 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.bankonbrazosvalley.com or call 2-1-1 for a list of partner banks or credit unions and find participating non-profit agencies to help with your financial education.

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