

Get the Bonus Banking program and \$20 cash

We're proud to offer you the opportunity to save with the Compass Bonus Banking program. This exclusive collection of free and discounted banking services is only available to groups and organizations like yours and includes:

- The most customizable checking account available
- A savings account
- Free safe deposit box*
- Discounts on loans†
- Online banking and bill pay

It all starts with the Build-to-Order Free Checking® account. The first truly customizable checking account in banking, it offers 17 different features so you can build the one account that's right for you. Features include:

- Rebates of other banks' ATM fees‡
- No charge to use any other bank's ATM
- Double Visa Extras points on qualifying purchases**
- Cash back on Check Card purchases
- Interest on checking balances
- \$25 cash on your account anniversary††
- One waived overdraft fee per year

Plus, you get a free Compass Visa® Check Card that you can personalize with virtually any image you choose! We'll even give you \$20 cash when you select a new Check Card§!

With Bonus Banking, you'll save on almost every service Compass Bank offers. To take advantage of this special offer, contact: **Monica Howard at 352-694-8367.**

Or stop by any area Compass Bank location by 12/31/2008 and present this flyer. We'll make sure we get your new Bonus Banking account opened and your free gift to you right away.

Promo Code4004



Compass Bank

Member FDIC. \$25 minimum opening deposit. Miscellaneous fees may apply. Account offerings and gift are subject to change. One account per employee/member available for as long as you are employed with a participating company. Accounts and Check Cards are subject to approval. Credit cards, mortgages, installment loans, home equity lines of credit, and home equity loans are subject to credit approval. *Subject to availability. †To receive installment loan discount, automatic payment from a Compass checking account is required. †International service fees can also be rebated upon request. Fees for point of sale transactions, even if made at an ATM are not rebated. In order to receive a rebate of ATM fees, the fees must be itemized on the ATM transaction record. **A "Qualifying Purchase" is any signature-based purchase, Internet purchase, phone or mail-order purchase, bill payment, contactless purchase (purchases made by holding your Visa card or other device up to a secure reader instead of swiping your card), or small dollar purchase for which you are not required to sign, made with an enrolled Visa card, which is processed or submitted through the Visa U.S.A. Inc. payment system. A Qualifying Purchase does not include a purchase made using a Personal Identification Number (PIN) or purchase you initiate through identification technology that substitutes for a PIN. Only transactions that do not earn CompassPoints may be qualifying transactions. Additional restrictions apply. For more information on qualifying purchases, see program terms and conditions. ††\$25 bonus paid on a prorated basis 12 months from the date you opened your account. See account disclosure for full details. §Gift will be deposited into your new checking account within 45 days of verification of your claim. Gift subject to IRS tax reporting. Restrictions apply. See Compass Bank representative for complete details. ©Copyright 2008 Compass Bancshares, Inc. All Rights Reserved. Patent Pending.

FOR OFFICE USE ONLY:

Contact your partnership banking representative for instructions on processing the \$20 gift.

Our way of saying thanks to the teachers in our community.

For all the selfless hours you spend making our community a better place, Compass Bank would like to say thanks by helping you make home ownership a reality with one of our affordable loan programs.*

My Community 97 Mortgage

- Fixed rate, adjustable rate and interest only mortgages available.
- Minimum down payment required.
- Higher ratios and alternative documentation options allowed for teachers.
- Personal savings and gift funds accepted for down payment, closing costs and prepaid expenses.

Community Reinvestment Act Mortgage

- Ideal for first-time homebuyers.
- Borrow nearly entire purchase price of a home.
- Possibly avoid paying private mortgage insurance.
- Gift funds for down payment are acceptable.

In addition to these innovative loan programs, we also have two more special offers for you:

- We'll waive your appraisal fee (up to \$350) when you close your mortgage with us.
- Receive \$20 cash when you open a new Compass Free Checking account.**

For more information on how we can make your home financing experience just a little better, give us a call today!

Debbie Dougheny ▪ Mortgage Banking Officer
(352) 367-5102 ▪ debbie.dougheny@compassbank.com

Jeff Morgan ▪ Corporate Relationship Manager
(352) 367-5034 ▪ jeff.morgan@compassbank.com



Compass Bank

MORTGAGE FINANCIAL SERVICES



*Certain restrictions apply. All loans subject to credit approval. **\$25 minimum opening deposit. Accounts subject to approval. Miscellaneous fees may apply. International service fees at foreign ATMs also rebated upon request. Fees for point-of-sale transactions, even if made at an ATM, are not rebated.