

# BUSINESS CHECKING ACCOUNTS

	Small Business Checking	Business Analysis Checking	Non-Profit Checking with Interest	Non-Profit Checking
<b>Business Perks</b>	Ideal for businesses that write 25 checks or less per month	For businesses with higher transaction activity	Interest benefits for government entities or non-profit organizations	Ideal for small non-profit organizations
<b>FREE eStatements</b>	Included Paper statement available for \$2.00 monthly fee	Included Paper statement available for \$2.00 monthly fee	Included	Included
<b>Business Debit Card</b>	Available No Annual Fee	Available No Annual Fee	Available No Annual Fee	Available No Annual Fee
<b>Free Online &amp; Mobile Banking with Bill Pay</b>	Available	Available	Available	Available
<b>Cash Management (ACH)</b> Set up payroll for direct deposit, make vendor payments and improve collections	Available \$12 monthly fee	Available \$30 monthly fee	Available No monthly fee	Available No monthly fee
<b>Positive Pay</b> Check fraud tool simplifies check reconciliations	Available \$25 monthly fee	Available \$25 monthly fee	Available \$25 monthly fee	Available \$25 monthly fee
<b>eDeposit</b> Also known as Remote Deposit Capture. An electronic means of depositing paper checks from your location	Available Monthly fee based on deposited check volume	Available Monthly fee based on deposited check volume	Available Monthly fee based on deposited check volume	Available Monthly fee based on deposited check volume
<b>Account Opening Requirements</b>	None	None	None	None
<b>Monthly Maintenance Fee</b>	\$6.00 if average balance falls below \$500	\$12.00 monthly fee <b>Activity Charges:</b> • 0.25¢ per check paid • 0.10¢ per deposited item drawn on other banks	\$8.00 if average balance falls below \$750	None
<b>Interest Benefits</b>	None	None	Interest paid on Average Daily Balance of \$750 + up	None
<b>Additional Information</b>	If you write more than 25 checks per month, activity charges will apply. <b>Activity Charges:</b> • 0.25¢ per check paid	An earnings credit will be applied toward the monthly fee and activity charges on positive Average Daily Balances after a reserve balance requirement. A variable interest rate will be charged on negative Average Daily Balances.	Available to non-profits, government entities and charitable benefits only.	Available to non-profits, government entities and charitable benefits only.



## BUSINESS SAVINGS ACCOUNTS

*Put your money to work for your business. Experience the difference we can make by contacting a business banker today.*

	Business Savings	Insured Money Market Investment Account
<b>Perks for you</b>	Earn interest on your deposit	<ul style="list-style-type: none"> <li>• Earn money market rates while having easy access to your money</li> <li>• Check writing capability</li> <li>• No minimum balance required</li> </ul>
<b>FREE eStatements</b>	Included Paper statements available for \$2.00 monthly fee	Included Paper statements available for \$2.00 monthly fee
<b>FREE Online &amp; Mobile Banking</b>	Available without Bill Pay	Available without Bill Pay
<b>Account Opening Requirements</b>	\$100 initial deposit required	\$750 initial deposit required
<b>Monthly Maintenance Fee</b>	A maintenance fee of \$3 will be imposed every month if the balance falls below \$100 any day of the month.	None
<b>Interest Benefits</b>	Interest paid on Average Daily Balance of \$.01 + up	Interest paid on Daily Balance Method Tier I: \$750 - \$19,999 Tier II: \$20,000 - \$49,999 Tier III: \$50,000 - \$99,999 Tier IV: \$100,000 - \$199,999 Tier V: \$200,000 +

### You might also like:

#### Merchant Service Solutions

Accept more types of payments, including mobile wallets. Protect your customers from fraud. Set up a mobile loyalty rewards program for your customers, and gain a better understanding of your business finances.

**Accounting Connection WebConnect for Quicken and Quickbooks** is compatible with our Online Banking.

#### Business CDs

Interested in additional ways to grow your money? Ask about our certificates of deposit (CDs). Whether it's just a few months or up to a few years, you can take advantage of saving money for your business.

### Online Resources

Cash Management  
 Mobile banking app  
 Manage your finances with Online Banking  
 Mortgage pre-approvals available  
 Apply for a business loan

DecorahBank.com ♦ CrescoBank.com

### 3 Banking Locations

Decorah Bank & Trust Co.  
 Downtown Decorah Location  
 Full Service & Drive Thru  
 202 East Water St.  
 Decorah, IA  
 563.382.9661 Main  
 563.387.5230 Customer Support  
 563.382.0091 Mortgage Banking

Decorah Bank & Trust Co.  
 South Decorah Drive-Thru  
 1006 Division St. (& Short St.)  
 Decorah, IA

Cresco Bank & Trust Co.  
 A Division of Decorah Bank & Trust Co.  
 Downtown Cresco Location  
 Full Service & Drive Thru  
 126 Second Avenue SE  
 Cresco, IA  
 563.547.2244 Main

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*Your family and employee owned bank.*