

Enjoy the rewards of **FREE eChecking**

**While your  
money earns . . .**

**3.50%**  
**APY\***

**Plus waived ATM  
withdrawal  
fees worldwide**

**Open your FREE Decorah Bank  
eChecking account today!**



## Decorah Bank & Trust Company

### Free eChecking earns 3.50% APY\*

#### Minimum Monthly Statement Cycle Requirements

No Annual Fee Debit Card. Waived withdrawal fees at non-owned ATMs. ATM surcharge fees from other banks may still apply.	At least 10 transactions per statement cycle, point-of-sale
Free Internet Banking with Free Bill Pay	At least 1 bill paid per calendar month
Direct Deposit	At least 1 direct deposit per statement cycle
eStatements	Bank statement via email required
Average Collected Balance	3.50% APY* for balances from \$.01-\$25,000. Interest paid on Average Collected Balances
	0.15% APY* for balances over \$25,000. Interest paid on Average Collected Balances
	.01% APY* for the month if account does not meet the minimum monthly statement cycle requirements. Interest paid on Average Collected Balances.

Account can be opened with an initial \$500 deposit.

\*APY = Annual Percentage Yield; rate may vary. APY accurate as of 11/20/09. Fees may reduce earnings.

Decorah Bank & Trust Co. reserves the right to convert eChecking Account to a Free Checking Account if eChecking Account hasn't met the minimum requirements for 12 consecutive months.

**Let us open a Free eChecking account for you!**

**Decorah Bank & Trust Company**  
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