


BUSINESS CHECKING ACCOUNTS

	Small Business Checking	Business Analysis Checking	Non-Profit Checking with Interest	Free Non-Profit Checking
Business Perks	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
 FREE eStatements	Included Paper statement available for \$1.50 monthly fee	Included Paper statement available for \$1.50 monthly fee	Included	Included
Business Debit Card	Available No Annual Fee	Available No Annual Fee	Available No Annual Fee	Available No Annual Fee
Free Online & Mobile Banking with Bill Pay	Available	Available	Available	Available
Cash Management (ACH) Set up payroll for direct deposit, make vendor payments and improve collections	Available \$25 monthly fee	Available \$25 monthly fee	Available No monthly fee	Available No monthly fee
Positive Pay Check fraud tool simplifies check reconciliations	Available \$20 monthly fee	Available \$20 monthly fee	Available \$20 monthly fee	Available \$20 monthly fee
eDeposit 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
Account Opening Requirements	None	None	None	None
Monthly Maintenance Fee	\$5.00 if average balance falls below \$500	\$10.00 monthly fee Activity Charges: • 20¢ per check paid • 7¢ per deposited item drawn on other banks	\$8.00 if average balance falls below \$750	None
Interest Benefits	None	None	Interest paid on Average Collected Balance of \$750 + up	None
Additional Information	If you write more than 25 checks per month, activity charges will apply. Activity Charges: • 20¢ per check paid • 7¢ per deposited item drawn on other banks	An earnings credit will be applied toward the monthly fee and activity charges on positive Average Collected Balances after a reserve balance requirement. A variable interest rate will be charged on negative Average Collected 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
Perks for you	Earn interest on your deposit	<ul style="list-style-type: none"> • Earn money market rates while having easy access to your money • Check writing capability • No minimum balance required
 FREE eStatements	Included Paper statements available for \$1.50 monthly fee	Included Paper statements available for \$1.50 monthly fee
FREE Online & Mobile Banking	Available without Bill Pay	Available without Bill Pay
Account Opening Requirements	\$100 initial deposit required	\$2,000 initial deposit required
Monthly Maintenance Fee	\$3.00 charge per month if daily balance falls below \$100	None
Interest Benefits	Interest paid on Average Collected Balance of \$.01 + up	Interest paid on Average Collected Balance 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 +
Additional Information	Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic transfer, telephone order, or instruction, computer transfer, by check, draft, debit card or similar order (including point-of-sale transaction) are limited to 6 per month or statement cycle. \$5 fee per excess transaction. Withdrawals in person or by ATM are unlimited.	

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.