


# CHECKING ACCOUNTS

	Simply Checking	Interest Checking	eChecking - 2.50% APY**
<b>Perks For You</b>	No minimum balance required	Earn interest on your deposit	<ul style="list-style-type: none"> <li>◆ Enjoy interest rewards</li> <li>◆ No minimum balance required</li> <li>◆ Waived Bank ATM withdrawal fees worldwide</li> </ul> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;">                     *Minimum Monthly Statement Cycle Requirements — Minimum requirements must be posted and cleared within the monthly statement cycle.                 </div>
 <b>FREE eStatements</b>	Included Paper statement available for \$1.50 monthly fee	Included Paper statement available for \$1.50 monthly fee	Required *Bank statement via Online Banking
<b>Debit Card</b>	No Annual Fee	No Annual Fee	No Annual Fee Waived withdrawal fees at non-owned ATMs. ATM surcharge fees from other banks may still apply. *At least 10 Bank debit card point-of-sale purchases per statement cycle
<b>Free Online Banking</b>	Available	Available	Available *At least 1 bill paid via Online Banking Bill Pay per statement cycle
<b>Account Opening Requirements</b>	\$100 initial deposit required	\$750 initial deposit required	\$500 initial deposit required One eChecking Account per primary owner *At least 1 direct deposit per statement cycle
<b>Monthly Fee</b>	None	\$8 if average balance falls below \$750	None
<b>Interest Benefits</b>	None	Interest paid on average collected balance of \$750+	<b>2.50% APY**</b> on average collected balance Tier 1 — 2.50% APY** for balances from \$.01 - \$25,000. Tier 2 — .05% - 2.50% APY** for balances \$25,000.01 and over .01% APY** for the month if account does not meet the minimum monthly statement cycle requirements. **APY=Annual Percentage Yield; rate may vary. APY accurate as of 11/07/18 Fees may reduce earnings. The monthly statement cycle is the 5th of each month-if the 5th would fall on a holiday or weekend the cycle would cut off the Friday prior to the 5th. Reserve the right to convert eChecking Account to a Simply Checking Account if eChecking Account hasn't met the minimum monthly statement cycle requirements for 6 consecutive months.
<b>1-2-3 BANKING</b>	<b>For account holders through age 25.</b> By having a checking or savings account with us you will automatically be privy to the following: ◆ No monthly fees ◆ No minimum balance requirements ◆ No annual fee debit card ◆ No fee paper statement available for savings accounts, Simply, or Interest Checking		
<b>50+</b>	<b>For account holders age 50 or Better.</b> By having a checking or savings account with us you can easily enroll to enjoy these special perks! ◆ FREE checks ◆ No annual fee debit card ◆ FREE annual financial consultation		

### Online Resources Galore

Enjoy opening your account online. Everything from free Mobile Banking with check deposit, Online Banking with PFM and Bill Pay.

### ATMs

Offering the largest ATM network in the area! Customers can also use ATMs of other Privileged Status financial institutions nationwide without paying surcharge fees.

### YOU MIGHT ALSO LIKE...

#### Free eBanking Support

eBanking Specialist is available to help with your digital banking needs.

### Free Identity Theft Resolution

As an account holder you'll have access to fraud specialists to help you resolve your ID theft issue.

### Save the Change


Build your savings automatically when using your debit card. Ask a Personal Banker for details!



Find us on Facebook & Twitter!

# SAVINGS ACCOUNTS

Do you have 3-6 months of expenses saved in case of emergency?

	<b>Savings</b>	<b>Insured Money Market Investment Account</b>	<b>Christmas Club Savings</b>	<b>Kids' Club Savings</b>
<b>Perks For You</b>	Earn interest on your deposit	<ul style="list-style-type: none"> <li>No minimum balance required</li> <li>Earn money market rates while maintaining easy access to your money</li> <li>Check-writing capability</li> </ul>	<ul style="list-style-type: none"> <li>Automatically transfers funds bi-weekly from your Bank checking account</li> <li>You receive payout in October</li> </ul>	<ul style="list-style-type: none"> <li>Gift at opening</li> <li>Monthly drawings</li> <li>Birthday cards</li> <li>Financial education opportunities</li> <li>Ages 12 and under</li> </ul>
 <b>FREE eStatements</b>	Included Paper statement available for \$1.50 monthly fee	Included Paper statement available for \$1.50 monthly fee	Included in your checking account statement	Included
<b>ATM Card</b>	No Annual Fee	No Annual Fee	N/A	N/A
<b>Free Online Banking</b>	Available	Available	Available, Viewable Access Feature	Available
<b>Account Opening Requirements</b>	\$100 initial deposit required	\$2,000 initial deposit required	None	None
<b>Monthly Fee</b>	\$3 charge per month if daily balance falls below \$100. No minimum balance for those under age 26.	None	None	None
<b>Interest Benefits</b>	Interest paid on average collected balance of \$.01+	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+	Interest paid on average collected balance of \$.01+	Interest paid on average collected balance of \$.01+
<b>Transaction Restrictions</b>	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.			
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<b>50+</b>	<b>For account holders age 50 or better.</b> By having a checking or savings account with us you can easily enroll to enjoy these special perks! ♦ FREE checks ♦ No annual fee debit card ♦ FREE annual financial consultation			

## ONLINE RESOURCES

- Open your deposit accounts
- Mobile banking app
- Manage your finances with Online Banking, PFM & Bill Pay
- Mortgage pre-approvals available
- Apply for a mortgage or personal 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

YOU MIGHT ALSO LIKE Wealth Management Services eBanking Services Certificates of Deposit Personal Loans Mortgage Loans

Your family and employee locally owned community bank.

