


# 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.			
<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

- 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.**

