


# CHECKING ACCOUNTS

	Simply Checking	Interest Checking	eChecking - 2.01% 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>eStatements</b>	Included - Paper statement available for \$1.50 monthly fee	Included - Paper statement available for \$1.50 monthly fee	Required - **Bank statement received via Online & Mobile 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>Online &amp; Mobile Banking</b>	Available	Available	**At least 1 bill paid via Online & Mobile 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>2.01% APY*</b> on average collected balance Tier 1 — 2.01% APY* for balances from \$.01 - \$25,000. Tier 2 — .05% - 2.01% 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 8/28/19 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		

## YOU MIGHT ALSO LIKE...

### Online Resources Galore

Enjoy opening your account online, mobile banking with check deposit, online banking with PFM and Bill Pay, and so much more!

### 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.

### 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!

### Free eBanking Support

Digital Banking Specialist is available to help with your digital banking needs.

### It's Easy to Switch Banks

Switching your direct deposits and automatic payments to your new account is a snap. Visit [www.DecorahBank.com/switchbanks](http://www.DecorahBank.com/switchbanks) or ask a personal banker for assistance.

