


# 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>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 Home Financing

**Your family and employee locally owned community bank.**