


CHECKING ACCOUNTS

	Simply Checking	Interest Checking	eChecking - 0.75% APY*
Perks For You	No minimum balance required	Earn interest on your deposit	<ul style="list-style-type: none"> ◆ Enjoy interest rewards ◆ No minimum balance required ◆ Waived Bank ATM withdrawal fees worldwide
 eStatements	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
Debit Card	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
Online & Mobile Banking	Available	Available	Included
Account Opening Requirements	\$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
Monthly Fee	None	\$8 if average balance falls below \$750	None
Interest Benefits	None	Interest paid on average collected balance of \$750+	<p>0.75% APY* on average collected balance</p> <p>Tier 1 — 0.75% APY* for balances from \$.01 - \$25,000.</p> <p>Tier 2 — .05% - 0.75% APY* for balances \$25,000.01 and over</p> <p>.01% APY* for the month if account does not meet the minimum monthly statement cycle requirements.</p> <p>*APY=Annual Percentage Yield; rate may vary. APY accurate as of 11/17/20</p> <p>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.</p>
1-2-3 BANKING	<p>For account holders through age 25.</p> <p>By having a checking or savings account with us you will automatically be privy to the following:</p> <ul style="list-style-type: none"> ◆ No monthly fees ◆ No minimum balance requirements ◆ No annual fee debit card ◆ No fee paper statement available for savings accounts, Simply, or Interest Checking 		
50+	<p>For account holders age 50 or Better.</p> <p>By having a checking or savings account with us you can easily enroll to enjoy these special perks!</p> <ul style="list-style-type: none"> ◆ 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 or ask a personal banker for assistance.



Global Alliance for Banking on Values

