

# Checking Accounts

Whether you are wanting the basics or looking for something more - we have the right checking account for you!

## SIMPLY CHECKING


Our simplest checking account available offers no minimum balance requirement to maintain the account.

## PREMIUM CHECKING

Our Premium Checking account is a tiered interest-bearing account, the more debit card transactions you have each month the better rate you get. Visit [www.decorah.bank/premium-checking](http://www.decorah.bank/premium-checking) for current rates.


- ◆ Enjoy interest rewards
- ◆ No minimum balance required to maintain the account
- ◆ Waived Bank ATM withdrawal fees worldwide

**\*\*Minimum Monthly Statement Cycle Requirements - Minimum requirements must be posted and cleared within the monthly statement cycle. At least 1 direct deposit and 10 point-of-sale debit card transactions.**

 <b>FREE eStatements</b> Visit <a href="http://www.decorah.bank/digital-banking">www.decorah.bank/digital-banking</a> for enrollment instructions.	Free - log in to Online Banking to enroll in eStatements.	Free - log in to Online Banking to enroll in eStatements.		
<b>Paper Statements</b>	Included for \$4.00 monthly fee - opt out of fee with eStatements	Included for \$4.00 monthly fee - opt out of fee with eStatements		
<b>Debit Card</b>	No Annual Fee	No Annual Fee - Waived withdrawal fees at non-owned ATMs. ATM surcharge fees from other banks may still apply. Debit Cards are required with the Premium Checking account.		
<b>Digital Banking</b>	Available - Free	Available - Free		
<b>Account Opening Requirements</b>	\$1.00 initial deposit required	\$1.00 initial deposit required. One Premium Checking account per primary owner.		
<b>Monthly Fee</b>	None	None if Minimum Monthly Statement Cycle Requirements are met - \$2.50 monthly maintenance fee if Minimum Monthly Statement Cycle Requirements are not met. (At least 1 direct deposit per statement cycle and 10 Point-Of-Sale debit card transactions).		
<b>Interest Benefits</b>	None	<p>Maximize your earnings with our Premium Checking Account, where both your <b>balance</b> and <b>monthly debit card usage</b> work together to determine the interest you earn. <b>How It Works:</b> Interest is paid on the average daily balance. Transaction-Based Tiering for balances \$0.01 to \$25,000.00. Your interest rate increases with more <b>Point-of-Sale (POS)</b> debit card purchases per month.</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <b>Balances \$0.01 - \$25,000.00</b> <ul style="list-style-type: none"> <li>• 10 - 19 debit card purchases</li> <li>• 20 - 29 debit card purchases</li> <li>• 30+ debit card purchases</li> </ul> </td> <td style="vertical-align: top; padding-left: 20px;"> <b>Balances \$25,000.01+ &amp; Over</b> <ul style="list-style-type: none"> <li>• 10+ debit card purchases</li> </ul> </td> </tr> </table> <p>No interest (0.00% APY*) is earned during a month if the account does not meet the minimum monthly statement cycle requirements. For full details, including specific TIER rates and information on balances over \$25,000.00, visit <a href="http://www.decorah.bank/Premium-Checking">www.decorah.bank/Premium-Checking</a>. Fees may reduce earnings. The monthly statement cycle is the last day of each month - if the last day would fall on a holiday or weekend the cycle would cut off the Friday prior to the last day of each month.</p>	<b>Balances \$0.01 - \$25,000.00</b> <ul style="list-style-type: none"> <li>• 10 - 19 debit card purchases</li> <li>• 20 - 29 debit card purchases</li> <li>• 30+ debit card purchases</li> </ul>	<b>Balances \$25,000.01+ &amp; Over</b> <ul style="list-style-type: none"> <li>• 10+ debit card purchases</li> </ul>
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<b>Account Holders Age 21 and Younger</b>	<p><b>For account holders age 21 and younger.</b> By having a checking or savings account with us you will automatically be privy to the following:</p> <ul style="list-style-type: none"> <li>◆ No monthly fees</li> <li>◆ No minimum balance requirements</li> <li>◆ No annual fee debit card for checking accounts</li> <li>◆ No paper statement fees</li> </ul>			

# Savings Accounts

Whether you are saving for a life-long dream or a rainy day, we offer the right options to help you reach your savings goals.

	SAVINGS	MONEY MARKET ACCOUNT	CHRISTMAS CLUB SAVINGS	KIDS' CLUB SAVINGS
	Earn interest on your deposit.	<ul style="list-style-type: none"> <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 account opening</li> <li>◆ Monthly drawings</li> <li>◆ Birthday gift</li> <li>◆ Financial education opportunities</li> <li>◆ For ages 12 and under. This account will convert to a regular savings account at age 13.</li> </ul>
 <b>FREE eStatements</b> Visit <a href="http://www.decorah.bank/digital-banking">www.decorah.bank/digital-banking</a> for enrollment instructions.	Free - log in to Online Banking to enroll in eStatements.	Free - log in to Online Banking to enroll in eStatements.	Free - log in to Online Banking to enroll in eStatements.	Free - log in to Online Banking to enroll in eStatements.
<b>Paper Statements</b>	Included for \$4.00 monthly fee - opt out of fee with eStatements	Included for \$4.00 monthly fee - opt out of fee with eStatements	Included in your checking account statement	Free
<b>ATM Card</b>	No Annual Fee	No Annual Fee	N/A	N/A
<b>Digital Banking</b>	Available	Available	Available, Viewable Access Feature	Available
<b>Account Opening Requirements</b>	\$100 initial deposit required	\$750 initial deposit required	None - if the account is not funded within 60 days it may be closed	None - if the account is not funded within 60 days it may be closed
<b>Monthly Fee</b>	A maintenance fee of \$3 will be imposed every month if the balance falls below \$100 any day of the month. No minimum balance requirement for account holders age 21 and younger.	None	None	None
<b>Interest Benefits</b>	Interest paid on average daily balance of \$.01+	Interest paid on Daily Balance Method Tier I - \$750 - \$19,999.99 Tier II - \$20,000 - \$49,999.99 Tier III - \$50,000 - \$99,999.99 Tier IV - \$100,000 - \$199,999.99 Tier V - \$200,000+	Interest paid on average daily balance of \$.01+	Interest paid on average daily balance of \$.01+
<b>Account Holders Age 21 and Younger</b>	<b>For account holders age 21 and younger.</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 for checking accounts ◆ No paper statement fees			

\* Debit card not offered with any savings and Money Market accounts

**THE ONLY AWARD WINNING, FAMILY & EMPLOYEE-OWNED COMMUNITY BANK IN THE AREA!**

Personal Deposits & Loans | Business Deposits & Loans | Home Mortgage Financing | Wealth Management Services | Trust Services

Personal\_Banking\_FLYER\_02.01.25



[www.decorah.bank/personal](http://www.decorah.bank/personal) **Member FDIC**