

# Checking Accounts

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

## SIMPLY CHECKING

## INTEREST CHECKING

## eCHECKING

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

Earn interest on your deposit with our interest checking account.


- ◆ 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.**

<b>FREE eStatements</b>	Included - Paper statement available for \$2.00 monthly fee	Included - Paper statement available for \$2.00 monthly fee	Required - **Bank statement received via Online and 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>Digital Banking</b>	Available	Available	Included
<b>Account Opening Requirements</b>	\$25 initial deposit required	\$750 initial deposit required	\$100 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 daily balance falls below \$750	None
<b>Interest Benefits</b>	None	Interest paid on average daily balance of \$750+	<b>Interest paid on average daily balance.</b> <b>Tier 1 –for balances from \$.01 - \$25,000.</b> <b>Tier 2 – \$25,000.01 and over</b> See Personal Banker for current rates offered for each e-Checking Tier. Or visit <a href="http://www.decorah.bank/e-checking">www.decorah.bank/e-checking</a> for current rates. A reduced interest rate is earned for the month if account does not meet the minimum monthly statement cycle requirements. 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. We 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 six consecutive months.
<b>Account Holders Through Age 25</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 for checking accounts ◆ No fee paper statements available for Savings Accounts, Simply, or Interest Checking accounts		

# 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>	Included - Paper statement available for \$2.00 monthly fee	Included - Paper statement available for \$2.00 monthly fee	Included in your checking account statement	Included
<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	None
<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 owner under 26 years of age.	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 Through Age 25</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 for checking accounts ◆ 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 money orders ◆ FREE stop payment service ◆ FREE Sunrise wallet style checks			

\* 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



[www.decorah.bank/personal](http://www.decorah.bank/personal) | Member FDIC | Equal Housing Lender

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