

Checking Accounts

	FSB Free	FSB Free <u>Plus</u>	Regular	Check Club	N.O.W. Plus	High Yield Cash Account
Summary	No cost, non-interest account.	No cost, non-interest account for those age 55 or better.	Basic checking account.	Receive a wide range of benefits for a low monthly fee.	Interest bearing checking.	Our top interest earning account.
Minimum to Open	None	None	\$100	\$100	\$900	\$2500
Minimum Balance	None	None	\$401 to avoid service charges.	None	\$900	\$2500
Monthly Fees	None	None	\$3* for \$200-\$400.99 average available balance. \$5* for average available balance below \$200.	Basic Plan: \$7 Personal Plan: \$8 Family Plan: \$9 With N.O.W. Plus: \$4, \$5 and \$6	If balance falls below \$900 a \$6* service charge is applied.	If balance falls below \$2500 a \$10* per month fee is charge and the rate will be adjusted.
Per-Item Fees	None	None	15 cents* per debit transaction** in excess of 30 if average available balance less than \$401.	None	10 cents* per debit transaction** if the minimum daily balance is not met for the statement cycle.	\$1* per debit transaction** in excess of 6 per month. Unlimited in person transfers.
Interest	None	None	None	None unless a \$900 balance is maintained. (Sign up if interested.)	Variable interest rate, compounded monthly.	Variable interest rate, compounded monthly.
Additional Information	Customer must sign up for e-statements and Internet Banking. Ask about our Checkmate Debit card. Overdraft protection available. Customer must pay for check orders. Overdraft protection available. Customer must pay for check orders.	Ask about our Checkmate Debit card. Overdraft protection available. Customer must pay for check orders. Ask about joining the Emerald Club!	Ask about our Checkmate Debit card. Overdraft protection available.	\$3 discount on each plan for those age 55 or better. Free Checkmate Debit card available. See list below for additional features!	Ask about our Checkmate Debit card.	Ask about our Checkmate Debit card. Earn a higher interest rate when average balance exceeds \$10,000 and \$30,000.

*Plus tax

** Point of sale debit card purchases are not included in count.

Join the **Emerald Club** for those age 55 and better: Free checks, money orders and cashier's checks. Also enjoy fun trips – day and extended travel, local activities and so much more!

Special **Check Club** features: Unlimited checking, free personalized Check Club checks, free debit card, accidental death and dismemberment insurance, no-fee cashiers checks and money orders, Explore Iowa Discount Travel Program, Adventureland discount tickets, discount movie theatre tickets, Quest National Hotel, Dining and Car Rental Discount Program, Child I.D. Kits Program, Heartland Inn discount, First Aid Emergency Guides, Key Ring Registration, Home Inventory Protection List, Discount Coupon Program for Recreational Attractions and local businesses.