



BUSINESS CHECKING ACCOUNTS

	Small Business Checking	Business Analysis Checking	Non-Profit Checking with Interest	Non-Profit Checking
Business Perks	Ideal for businesses that write 25 checks or less per month	For businesses with higher transaction activity	Interest benefits for government entities or non-profit organizations	Ideal for small non-profit organizations
 FREE eStatements	Included Paper statement available for \$4.00 monthly fee	Included Paper statement available for \$4.00 monthly fee	Included	Included
Business Debit Card	Available No Annual Fee	Available No Annual Fee	Available No Annual Fee	Available No Annual Fee
Free Digital Banking with Bill Pay	Available	Available	Available	Available
(ACH) Cash Management Set up payroll for direct deposit, make vendor payments & improve collections	Available \$12 monthly fee	Available \$30 monthly fee	Available No monthly fee	Available No monthly fee
Positive Pay Check fraud tool simplifies check reconciliations	Available Monthly fee based on number of enrolled accounts	Available Monthly fee based on number of enrolled accounts	Available Monthly fee based on number of enrolled accounts	Available Monthly fee based on number of enrolled accounts
eDeposit Also known as Remote Deposit Capture. An electronic means of depositing paper checks from your location	Available Monthly fee based on deposited check volume	Available Monthly fee based on deposited check volume	Available Monthly fee based on deposited check volume	Available Monthly fee based on deposited check volume
Account Opening Requirements	None	None	None	None
Monthly Maintenance Fee	\$6.00 if average balance falls below \$500	\$12.00 monthly fee Activity Charges: • 0.25¢ per check paid • 0.10¢ per deposited item drawn on other banks	\$8.00 if average balance falls below \$750	None
Interest Benefits	None	None	Interest paid on Average Daily Balance of \$750 + up	None
Additional Information	If you write more than 25 checks per month, activity charges will apply. Activity Charges: • 0.25¢ per check paid	An earnings credit will be applied toward the monthly fee and activity charges on positive Average Daily Balances after a reserve balance requirement.	Available to non-profits, government entities and charitable benefits only.	Available to non-profits, government entities and charitable benefits only.

BUSINESS SAVINGS ACCOUNTS

	Business Savings	Insured Money Market Investment Account
Perks for you	Earn interest on your deposit	<ul style="list-style-type: none"> Earn money market rates while having easy access to your money Check writing capability No minimum balance required
FREE eStatements	Included Paper statements available for \$4.00 monthly fee	Included Paper statements available for \$4.00 monthly fee
FREE Digital Banking	Available without Bill Pay	Available without Bill Pay
Account Opening Requirements	\$100 initial deposit required	\$750 initial deposit required
Monthly Maintenance Fee	A maintenance fee of \$3 will be imposed every month if the balance falls below \$100 any day of the month.	None
Interest Benefits	Interest paid on Average Daily Balance of \$.01 + up	Interest paid on Average Daily Balance 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 +

YOU MIGHT ALSO LIKE

Merchant Service Solutions

Accept more types of payments, including mobile wallets. Protect your customers from fraud. Set up a mobile loyalty rewards program for your customers, and gain a better understanding of your business finances.

Accounting Connection WebConnect for Quicken and Quickbooks

Compatible with our Online Banking.

Business CDs

Ask about our certificates of deposit (CDs). Whether it's just a few months or up to a few years, you can take advantage of saving money for your business.



Online Resources

- Cash Management (ACH)
- Mobile Banking App
- Digital Banking
- Positive Pay (check fraud protection)
- Wire Transfers
- Remote Deposit Capture

3 Banking Locations

Decorah Bank & Trust Co.

Downtown Decorah Location
Full Service & Drive Thru
202 E Water St., Decorah, IA 52101
563-382-9661 Main
563-382-0091 Mortgage Banking

Cresco Bank & Trust Co.

Downtown Cresco Location
Full Service & Drive Thru
126 2nd Ave SE, Cresco, IA 52136
563-547-2244 Main

South Branch

Decorah Drive-Thru
1006 Division St. (& Short St.)
Decorah, IA 52101

YOU MIGHT ALSO LIKE: Wealth Management Services | Mortgage Loans

Visit www.decorah.bank/business to learn more!

Our dedication to business owners and their team helps us offer the most progressive banking services available. Over 2,000 organizations use Decorah & Cresco Bank: the only award-winning, family, and employee-owned financial institution in the area.

We are committed to helping you achieve your business financial dreams.

