

# 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 2.50% APY\*

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>2.50% APY*</b> on average daily balance Tier 1 – 2.50% APY* for balances from \$.01 - \$25,000. Tier 2 – .01% - 2.50% APY* for balances \$25,000.01 and over .01% APY* for the month if account does not meet the minimum monthly statement cycle requirements. *APY=Annual Percentage Yield; rate may vary. APY accurate as of 03/01/24. 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 6 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		
<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		

# 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

Personal\_Banking\_FLYER\_04.25.24