

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.**

FREE eStatements	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
Debit Card	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.
Digital Banking	Available	Available	Included
Account Opening Requirements	\$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.
Monthly Fee	None	\$8 if average daily balance falls below \$750	None
Interest Benefits	None	Interest paid on average daily balance of \$750+	2.50% APY* 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.
Account Holders Through Age 25	For account holders through age 25. 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		
50+	For account holders age 50 or Better. 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 ◆ FREE annual financial consultation		

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"> ◆ Earn money market rates while maintaining easy access to your money ◆ Check-writing capability 	<ul style="list-style-type: none"> ◆ Automatically transfers funds bi-weekly from your Bank checking account ◆ You receive payout in October 	<ul style="list-style-type: none"> ◆ Gift at account opening ◆ Monthly drawings ◆ Birthday gift ◆ Financial education opportunities ◆ For ages 12 and under. This account will convert to a regular savings account at age 13.
 FREE eStatements	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
ATM Card	No Annual Fee	No Annual Fee	N/A	N/A
Digital Banking	Available	Available	Available, Viewable Access Feature	Available
Account Opening Requirements	\$100 initial deposit required	\$750 initial deposit required	None	None
Monthly Fee	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
Interest Benefits	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+
Account Holders Through Age 25	For account holders through age 25. 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			
50+	For account holders age 50 or Better. 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 ◆ FREE annual financial consultation			

* 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 | Member FDIC | Equal Housing Lender

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