



## Convenience Banking

### Free Internet Banking with Free Bill Pay Service



You can transfer funds from one Decorah Bank & Trust checking or savings account to another while you're online with Decorah Bank's Free Internet Banking and pay your bills anytime 24 hours a day, seven days a week. Watch and listen to **demo** online at [decorahbank.com](http://decorahbank.com).

### Online ACH Origination

Set up payroll for direct deposit, make vendor payments and improve collections.

### Free Accounting Software Download

Manage your business finances the easy way. Our Internet Banking product is compatible with several accounting programs. Watch and listen to **demo** online at [decorahbank.com](http://decorahbank.com).

### Free eStatements

Solve your paper clutter problems by receiving your bank statements securely by email.

### Free Telephone Banking

Receive balance information, recent transactions, transfer funds and more! 563-382-1000 or 1-800-357-1946

### Free Night Deposit

Feel good about getting deposits secured by the end of the day, no matter the time of day.

### eDeposit . . . NEW!

An easy way to send your business deposits to our bank electronically from your office. The system is easy to use and secure. Ask us how you can save time, money and fuel immediately with eDeposit.



## Our evolving commitment to environment

At Decorah Bank, environmental initiatives are taking root at all levels — from simple efforts to be as paperless as possible on a daily basis to aggressively seeking ways to reuse and recycle products and equipment. To ensure our evolving commitment to what's natural here's some efforts we are making:

- ◆ FREE eStatements are available in lieu of paper statements
- ◆ eDeposit is an easy way for businesses to make deposits electronically from their office — saving time, money & fuel.
- ◆ A robust network of ATMs is provided as an alternative to traveling to bank's facilities to transact business
- ◆ Consumer eChecking Accounts reward customers with higher interest for helping bank efficiency and reducing paper usage
- ◆ Internal Sustainability Committee

We're proud of what we've achieved, but recognize that there's much more to do. Our customers expect — and deserve — nothing less, and we promise to keep you informed of our progress going forward.

To learn more, visit [www.decorahbank.com/environment.php](http://www.decorahbank.com/environment.php)



Certified Building



Second Nature Participant

**Decorah Bank & Trust Company**  
202 East Water Street  
Decorah, IA 52101  
563-382-9661 ◆ [decorahbank.com](http://decorahbank.com)



Effective November 1, 2008



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## Business Banking Services

# Helping you grow your business

**In** a world of more choices and competition, you want **services from specialists.**

**Decorah Bank & Trust** understands — with experts, products and technology **ready to help your business achieve its goals.**

### Banking Locations

Decorah Bank - Main Location  
202 East Water St.  
Decorah, IA



South Drive-thru  
1006 Division St.  
Decorah, IA



Cresco Bank & Trust Co.  
A division of Decorah Bank & Trust  
126 Second Avenue S.E.  
Cresco, IA

**Decorah Bank & Trust Company**

◆ 563-382-9661 ◆ [www.decorahbank.com](http://www.decorahbank.com) ◆



## CHECKING ACCOUNTS

## NON-PROFIT ACCOUNTS

## SAVINGS ACCOUNTS

### Small Business Checking

### Business Analysis Checking

### Non-Profit Checking with Interest

### Free Non-Profit Checking

### Savings

### Insured Money Market Investment Account

#### Features and Benefits

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

Earn interest on your deposit

- ◆ Earn money market rates while having easy access to your money
- ◆ Check-writing capability
- ◆ No minimum balance required

#### Free eStatements



Available

Available

Available

Available

Available

Available

#### Business Debit Card



Available,  
\$12.00 Annual Fee

Available,  
\$12.00 Annual Fee

Available,  
\$12.00 Annual Fee

Available,  
\$12.00 Annual Fee

N/A

N/A

#### Free Internet Banking with Free Bill Pay

Available

Available

Available

Available

Available without Bill Pay

Available without Bill Pay

#### Online ACH Origination



Available,  
via Internet \$25 monthly

Available,  
via Internet \$25 monthly

Available,  
Free

Available,  
Free

N/A

N/A

Set up payroll for direct deposit, make vendor payments and improve collections

#### eDeposit

also known as Remote Deposit Capture



Available, ask for details

Available, ask for details

Available, ask for details

Available, ask for details

N/A

N/A

An electronic means of depositing paper checks from your location

#### Account Opening Requirements

None

None

None

None

\$25.00 initial deposit required

\$2,000 initial deposit required

#### Monthly Maintenance Fee

\$5.00 if average balance falls below \$500

\$10.00 monthly fee  
**Activity Charges**  
◆ 20¢ per check paid  
◆ 7¢ per deposited item drawn on other banks (see additional information below)

\$8.00 if average balance falls below \$750

None

\$3.00 charge per month if balance falls below \$100

None

#### Interest Benefits

None

None

Interest paid on Average Collected Balance\* of \$750 + up

None

Interest paid on Average Collected Balance\* of \$.01 + up

Interest pd. on Average Collected Balance\*  
Tier I \$750 - \$19,999  
Tier II \$20,000 - \$49,999  
Tier III \$50,000 - \$99,999  
Tier IV \$100,000 - \$199,000  
Tier V \$200,000 +

#### Additional Information

If you write more than 25 checks per month, activity charges will apply.  
**Activity Charges**  
◆ 20¢ per check paid  
◆ 7¢ per deposited item drawn on other banks

An earnings credit will be applied toward the monthly fee and activity charges on positive Average Collected Balances\* after a reserve balance requirement. A variable interest rate will be charged on negative Average Collected Balances\*.

Available to non-profits, government entities and charitable benefits only.

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Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, or telephone transfers are limited to 6 per month. No more than 3 of the 6 transactions may be by check, draft, wire transfer, debit card or similar order (including point-of-sale transactions) made payable to third parties. \$5 per excess transaction. Unlimited withdrawals in person or at ATM.

\*Average Collected Balance (for all checking accounts):

**You will receive credit on your deposited check as follows:**

Decorah Bank, Cresco Bank & Government checks — Immediate credit

Other Iowa checks — One day

Out of state checks — Four days or less