

Enjoy the rewards of FREE eChecking

**While your  
money earns . . .**

**2.25%**  
**APY\***

**Plus waived ATM  
withdrawal  
fees worldwide**

**Open your FREE Decorah Bank  
eChecking account today!**



**Decorah Bank  
& Trust Company**

## Free eChecking earns 2.25% APY\*

### Minimum Monthly Statement Cycle Requirements

<b>No Annual Fee Debit Card.</b> Waived withdrawal fees at non-owned ATMs. ATM surcharge fees from other banks may still apply.	At least 10 debit card point-of-sale purchases per statement cycle
<b>Free Internet Banking with Free Bill Pay</b>	At least 1 bill paid via DBT Internet Banking Bill Pay per calendar month
<b>Direct Deposit</b>	At least 1 direct deposit per statement cycle
<b>eStatements</b>	Bank statement via email required
<b>Interest Benefits on Average Collected Balance</b>	TIER 1 – 2.25% APY* for balances from \$.01-\$25,000.
	TIER 2 – 0.10% APY* for balances over \$25,000+.
	.01% APY* for the month if account does not meet the minimum monthly statement cycle requirements.

### Special Extras —

- **Free Identity Theft Resolution Services**  
As a Decorah Bank checking account client, you and your family household have free access to a certified identity fraud specialist to help you step-by-step in resolving identity theft issues should you need help recovering your good name.
- **Your complete financial picture . . . all in one place.** See where your money is going with free online FinanceWorks™ powered by Quicken®.

Account can be opened with an initial \$500 deposit. One eChecking account per primary owner.

\*APY = Annual Percentage Yield; rate may vary. APY accurate as of 1/6/12.  
Fees may reduce earnings.

Decorah Bank & Trust Co. reserves the right to convert eChecking Account to a Simply Checking Account if eChecking Account hasn't met the minimum requirements for 6 consecutive months.

**Decorah Bank & Trust Company**  
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