



Your needs satisfied

Trusts can provide a wide range of benefits, including:

- ◆ Protecting your privacy and allowing you the level of involvement and control you want.
- ◆ Relieving you of as many or as few of the day-to-day tasks of managing your wealth as you choose.
- ◆ Minimizing estate and gift taxes.
- ◆ Ensuring your assets are professionally managed should you become incapacitated.
- ◆ Helping avoid delay and publicity of probate when your estate passes to your heirs.
- ◆ Serving as an outside third party to reduce anxiety and friction that too often results from placing trustee responsibilities on family members.



Providing high-quality trust services for people from all walks of life.

Working with you in a personal, professional and confidential manner.

Local, stable, and here to stay.

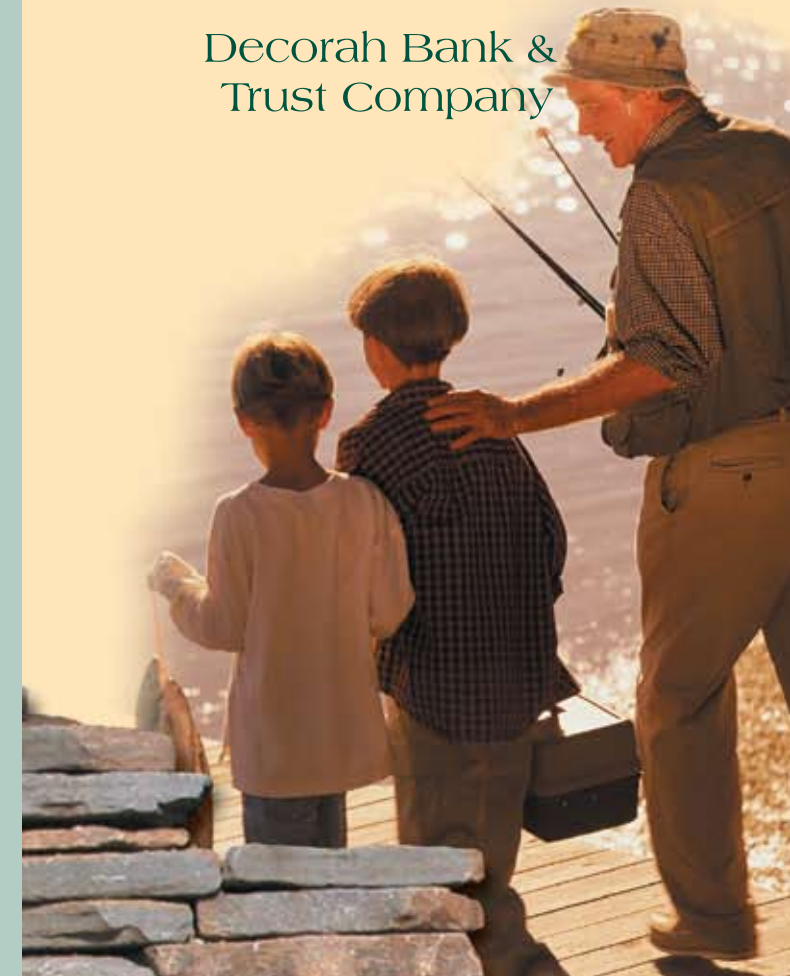


Decorah Bank & Trust Company
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Trust Services

What can trust services do for you?

Decorah Bank & Trust Company





Expert advice, personal attention

Our advisors will work closely with you to identify your needs, develop a recommendation that's appropriate for you and integrate it into your financial plan.

Protection for your family

Ensure that your wealth is managed the way you want—both now and for future generations.



We know that your financial planning and management needs are unique, for these reasons our team of professionals will work with you to ensure your financial future is protected.

Account services provided by Decorah Bank's Trust Department include:

Managed Agency Account

This account provides both management and administrative services. You can either give us full discretion in making decisions, or require that recommendations be submitted to you for approval prior to execution. We can also act as agents for Trustees of existing Trusts.

Bill Paying Agency Account

We will assist you by paying your bills and managing your assets. This account works well for elderly individuals who need assistance in keeping track of their assets and paying bills. Many times family members are living elsewhere and it is difficult to tend to their relatives' needs from a distance. Decorah Bank can provide that help.



Custody Account

The Trust Department's services are limited to executing the orders, distributing income or principal as instructed by you, providing a periodic report of account activities, and safekeeping the assets.

Attorney in Fact under a Durable Power of Attorney

We will act as attorney in fact under a durable power of attorney for your financial affairs if you become unable to manage your financial affairs.

Conservatorships of the Estates of Individuals or Minors

This service is available when an individual is deemed legally incapacitated by probate court or is a minor and is incapable of caring for their own assets.

Rollover Individual Retirement Account (IRA)

With this type of Individual Retirement Account you can choose either self-directed or give us full discretion in making decisions for you.



Testamentary Trust

This type of trust is associated with an individual's last will and testament and is not effective until the death of an individual. A Testamentary Trust provides professional management for heirs who may not have the expertise to manage the assets advantageously. We will manage all trust assets including farm real estate, commercial and residential properties. If you prefer, we can make distributions over a period of time to ensure that assets do not dissipate as quickly.

Executor of an Individual's Estate

In acting as Executor, we will carry out the terms of the will with respect to the disposition of assets. Bills owed by the deceased are paid, taxes owed are computed then paid, payments may be made to beneficiaries, or the Trust Department may be named as the Trustee of a Testamentary Trust to provide management (see Testamentary Trust).

Estate Planning

We will review your financial situation to analyze the most efficient methods for transferring wealth to second or third generations.