



## SERVICES OFFERED

### DEPOSIT AND SAVINGS ACCOUNTS

#### CONSUMER REGULAR CHECKING ACCOUNTS:

These accounts are offered with no monthly service charges. Cancelled checks and statements are mailed to the customer monthly.

#### CONSUMER 'NOW' CHECKING ACCOUNTS:

Cancelled checks and statements are mailed to the customer monthly. The interest is compounded daily, credited to the account monthly and subject to change weekly. The service charge schedule is as follows:

If the average daily balance is above \$1,500.00 there is no service charge for the month.

If the average daily balance is between \$1,000.00 and \$1,499.99 there is a \$3.00 service charge for the month.

If the average daily balance is \$999.99 or less, the service charge is \$5.00 for the month.

'NOW' Checking Accounts are also subject to an Activity Fee of \$ .10 per debit (check) on all debits over twenty (20) per statement cycle if the average daily balance falls below \$1,500.00.

#### BUSINESS CHECKING ACCOUNTS:

An earnings credit on the average balance will reduce the Maintenance and Transaction Service Charges. An earnings credit may be adjusted quarterly in relationship to the 91 Day Treasury Bill. At the above printing date, the earnings credit was \$ .25 per \$100.00 average balance. Service Charges will not be reduced below a zero balance.

Service Charges:       \$5.00 monthly Maintenance Charge  
                              \$.15 Transactions Charge per debit or check paid  
                              \$.07 Transaction Charge per each "not-on-us" item deposited  
                              \$3.00 Return of each deposited item  
                              Minimum deposit required to open: \$100.00

#### OVERDRAFT & NSF CHARGES:

These charges will be incurred when a check, withdrawal or debit is presented for payment and there are not sufficient funds to pay the item. NSF AND OD CHARGES ARE \$35.00 PER CHECK, WITHDRAWAL OR DEBIT WITH A MAXIMUM OF \$140.00 PER DAY. 'Bounce Protection', a special overdraft privilege for consumer checking accounts is available and may be added to qualifying accounts. Please ask a Customer Service Representative for more details.

#### SAVINGS ACCOUNT:

The minimum required to open an account is \$25.00. The interest is compounded daily. Interest is credited to accounts semi-annually, at which time savings statements are mailed to customers. Interest is not earned on balances of less than \$100.00. There will be a Service Charge of \$2.00 per month for accounts that drop below the \$25.00 Daily Average Balance. Also, there will be an Activity Fee of \$ .25 per debit for all debits over fifteen (15) per month. These include withdrawals at teller windows, automatic teller machine debits, internet and telephone transfers.

#### MONEY MARKET PLUS ACCOUNTS: (SAVINGS)

Minimum required deposit to open an account is \$2,000.00. Interest is computed on a daily ledger balance on a simple interest basis. Interest is credited to the account monthly. Interest rates may be changed weekly. Six (6) withdrawals per month are allowed free of charge. All additional withdrawals during the month will be charged \$2.00 each. The minimum amount of each withdrawal is \$250.00. Interest will be paid to the date of closing if the account is closed between interest periods. If the average daily balance falls below \$2,000.00 during the statement cycle, a charge of \$5.00 will be made. No draft or checking privilege is allowed on this account.



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### HEALTH SAVINGS ACCOUNT:

Account owner must be insured with a High Deductible Health Plan (HDHP) to qualify. The minimum required to open an account is \$50.00. Interest is paid on daily balances of \$1,000.00 or more. The interest is compounded daily, credited to the account monthly and subject to change weekly. Draft and checking privileges are available. Up to two (2) debit cards and the first fifty (50) checks are provided at no charge. Checks and/or withdrawals must be used for qualified medical expenses.

### CERTIFICATES OF DEPOSIT AVAILABLE:

<u>Term</u>	<u>Minimum Amount to Open</u>	<u>Interest Options</u>
30 Day	\$5,000	Interest may be compounded and added to the CD or paid by check annually, semi-annually, or quarterly.
91 Day	\$2,500	
182 Day	\$2,500	Interest may also be credited to another Grant County State Bank deposit account.  CDs with balances of \$10,000 or more may have interest paid by check monthly.
12 Month	\$1,000	
15 Month	\$1,000	
18 Month	\$1,000	
21 Month	\$1,000	
24 Month	\$1,000	
30 Month	\$1,000	
36 Month	\$1,000	
48 Month	\$1,000	
54 Month	\$1,000	
60 Month	\$1,000	

### INDIVIDUAL RETIREMENT ACCOUNTS:

<u>Term</u>	<u>Minimum Amount to Open</u>	<u>Interest</u>
18 Month Fixed Rate	\$1,000	Interest on the 18-month fixed rate, 36-month fixed rate, 48-month fixed rate and 60-month fixed rate IRAs are the same as we offer on our 18-month, 36-month, 48-month and 60-month Certificates of Deposit at time of purchase. Interest is compounded and added to the IRAs annually, semi-annually or quarterly.
36 Month Fixed Rate	\$1,000	
48 Month Fixed Rate	\$1,000	
60 Month Fixed Rate	\$1,000	



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### OTHER SERVICES

#### LOCK BOX RENTALS:

3x5	\$15 per year	5x5	\$20 per year	<u>Lost Lock Box Key Replacement Fee:</u> \$10
3x10	\$25 per year	5x10	\$40 per year	<u>Drilled Lock Box Fee:</u> Cost + \$10
10x10	\$60 per year			

CASHIER'S CHECK: Customer fee is \$5.00.

PERSONAL MONEY ORDER: fee is \$1.50 with a maximum dollar amount of \$1,000.00

STOP PAYMENTS: \$35.00 per each Stop Payment Form.

INCOMING / OUTGOING COLLECTION ITEMS: are handled for a \$10.00 per item fee

DORMANT ACCOUNT: Checking accounts are considered dormant when inactive for a period of one (1) year. Savings accounts are dormant when inactive for a period of three (3) years. A Monthly fee of \$5.00 will be assessed on dormant accounts.

ACCOUNT CLOSING FEE: a fee of \$20.00 will be assessed on all new checking and savings accounts closed within ninety (90) days of opening.

ATM / DEBIT CARDS: a \$5.00 fee may be assessed for replacement cards other than at expiration.

ATM CARD TRANSACTION FEE: Made at other institution's ATM is \$1.00.

WIRE TRANSFER: Domestic Incoming wire - \$10.00 Domestic Outgoing wire - \$20.00. International Incoming transfer - cost + \$10.00 International Outgoing transfer - cost + \$20.00

TELEPHONE TRANSFER: \$2.00 per transaction. Transfers made via telephone banking are FREE.

ACCOUNT ACTIVITY PRINTOUT OR COPY OF STATEMENT: \$1.00

COUNTER CHECKS: \$1.00 / 4

FAX SERVICES: Outgoing fax; 1<sup>st</sup> page \$2.00, each additional page \$1.00. Incoming fax; 20¢ per page

NOTARY SERVICES: \$2.00

LOAN AMORT. SCHEDULE: \$3.00



## SERVICES OFFERED

### LENDING

#### Consumer

- Full-service lending operations at each of our offices
- Competitive rates and terms available
- Vehicle secured loans
- Recreational vehicle loans
- Personal loans
- Credit cards

#### Mortgage Loans

- Home purchase loans
- Home refinancing loans
- Second mortgage loans
- Home equity lines of credit
- Home improvement loans
- Construction loans

#### Commercial

- Equipment loans
- Lines of credit
- Agricultural loans
- Real estate secured loans

### ACCOUNT ACCESS

- Online banking
- Telephone banking
- Bill pay
- Mobile banking app
- Debit and ATM cards