

When you open an account with us you will get a \$10 gift certificate redeemable at any Elma, Alta Vista, or Lourdes area business and up to 100 personalized checks FREE! See us for details. Also, we make switching EASY and can assist you with moving your ACHs or automatic deposits with our switch kits! **Please bring your photo identification and social security card with you to open up an account.**

Convenience Services

- ⇒ Customers can use ATMs at Privileged Status financial institutions nationwide without paying surcharge fees. Go to shazam.net to find a locator.
- ⇒ **FREE online banking** provides up to date transaction history including pictures of check images, the ability to transfer funds and more.
- ⇒ Find your monthly statement in your e-mail inbox with **FREE eStatements**. Checks images are included.
- ⇒ **FREE Mobile Banking** on a handheld device allows you to check your balance, transfer money, make loan payments and more!
- ⇒ **FREE 24 hour telephone banking** (641-393-2750 or 877-540-7444)! Receive balance information, recent transactions and more!



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Checking Accounts



Checking Accounts



	BASIC CHECKING	REGULAR	PLUS CHECKING	SUPER NOW	BUSINESS WITH INTEREST	FREEDOM	PREMIUM FREEDOM
Features & Benefits	No minimum balance	Includes check images with printed statements	No minimum balance required. FREE personal checks ² FREE money orders	Checking with interest No base charge fee for average collected balance of \$1500 or more	Checking with interest No service fee for average collected balance of \$1500 or more	Checking with higher interest rate (minimum of \$5000 needed to earn interest)	Checking with higher interest rate (minimum \$50,000 to avoid service charge)
Opening Balance Requirements	None	None	None	None	None	\$5,000.00	\$50,000.00
Interest Benefits	None	None	None	Yes ¹	Yes ¹	Yes ¹ . Minimum of \$5000 needed to earn interest.	Yes ¹ . Minimum of \$50000 needed to avoid service charge.
ATM / Debit Card	Free	Free	Free	Free	Free	Free	Free
Internet Banking	Free	Free	Free	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free	Free	Free	Free
Monthly Service Charge Fees²	None	Average Collected Balance / Fee \$1500 / None \$1200-\$1499 / \$3 \$900-\$1199 / \$4 \$600-\$899 / \$5 \$300-\$599 / \$6 0-\$299 / \$7 You may have up to 30 debits per month without a debit item fee. After 30 debits, a debit item fee of .16 per additional debit will be charged.	For a base charge fee of \$7 per month, you may have 40 debits per month without additional debit item fee. After 40 debits, a debit item fee of .16 per additional debit will be charged.	Over 30 transactions will result in a debit item fee of .16 per additional debit. If average collected balance falls below the \$1500 minimum, a base charge fee of \$7 will be charged.	Over 30 transactions will result in a debit item fee of .16 per additional debit. If your average collected balance falls below the \$1500 minimum, a base charge fee of \$7 will be charged.	You may have 5 debits from this account per statement cycle. There is a \$5 debit item fee for each debit over the allowed 5. If your balance is less than \$5000.00 on any day in the statement cycle there is a \$5.00 service charge for that statement cycle.	You may have 2 debits from this account per statement cycle. There is a \$20 debit item fee for each debit over the two allowed. If your daily balance is less than \$50000.00 on any day in the statement cycle there is a \$20.00 service charge will be imposed during that statement cycle.
Statements	\$2 monthly service charge for printed statements	EStatements or printed statements available	\$2 off if you choose EStatements	EStatements or printed statements available	EStatements or printed statements available	EStatements or printed statements available	EStatements or printed statements available
Check images	Available online or with eStatements	Available online, with eStatements or on printed statements	Available online, with eStatements or on printed statements	Available online, with eStatements or on printed statements	Available online, with eStatements or on printed statements	Available online, with eStatements or on printed statements	Available online, with eStatements or on printed statements



¹ Interest rates are posted within the bank and online (www.psbowa.com) and may change weekly. ²See us for details. Note: Tax will be added to all fees.

