

Advantage Banking



**GLENWOOD
STATE BANK**
www.glenwoodstate.com

Checking Accounts

ADVANTAGE CLUB CHECKING

This exclusive package, unique to Glenwood State Bank, has an estimated annual savings of over \$1,000.00 per year!

- \$25.00 minimum opening deposit required
- Free wallet style checks or discounted pricing on decorative check orders
- Free imaged statements
- ATM fee refunds
- Discounts from the Auto Owners Insurance
- Company for your auto and home insurance with Glenwood State Agency**
- Add \$10,000 Accidental Death and Dismemberment insurance** for an additional \$1.00 per month

*GenGold® Member Benefits Including:

- Identity Theft & Security Center Program featuring Restoration Rescue®
- Savings and rebates on air travel, hotel accommodations, rental car reservations, and more!
- Up to 87% off when dining out using Dining Dough!
- Family fun for less! Save on movie tickets, major theme park admission, ski resorts, Players Pass, and more!
- Up to 15% off on retail and restaurant gift cards
- Health services savings

ADVANTAGE CLUB NOW CHECKING

- All of the benefits of the Advantage Club Checking account benefits plus earn interest on your account
- \$4.00 monthly fee
- Add \$10,000 Accidental Death and Dismemberment insurance** for an additional \$1.00 per month

ADVANTAGE NOW CHECKING

- Free wallet-style checks
- Interest bearing
- No minimum balance requirements
- No monthly service charges

Savings Accounts

ADVANTAGE PERSONAL SAVINGS

- No minimum balance requirements
- Unlimited (in-person) withdrawals
- Interest compounded daily and credited quarterly

ADVANTAGE HEALTH SAVINGS ACCOUNT (HSA)

- No annual account maintenance fee
- Account held and serviced locally by knowledgeable Glenwood State Bank staff

Loans & Mortgages

DISCOUNTED LOAN RATES

With your approved application for a personal loan, Advantage Banking customers may receive a discount of up to .25% off the regular personal loan rate.

CLOSING COST REDUCTION

Advantage Banking customers may receive a .25% origination discount applied to the closing costs on a first mortgage, subject to individual credit approval.

Advantage Banking⁽¹⁾ customers may not pay closing costs on approved Home Equity Lines of Credit between \$15,000-\$150,000.

DISCOUNTED RATES ON READY RESERVE

Protect yourself against the occasional overdraft with our Ready Reserve overdraft protection line of credit. With your approved application, qualified Advantage Banking⁽²⁾ customers may receive a 3% interest rate reduction on their Ready Reserve Line.

We advance in increments of as little as \$1.00 to cover only what you need and offer a convenient repayment plan. As a customer, the \$10.00 annual fee for this service will be waived for as long as you are an Advantage Banking Customer.

Insurance & Real Estate

INSURANCE**

Glenwood State Agency provides insurance services for individuals and families, including personal insurance for automobiles, homes, boats, and rental units; as well as life, disability, and medical insurance products. Receive a free cost estimator on your home, auto, or business property, followed by a detailed insurance proposal!

REAL ESTATE SERVICES

Glenwood State Bank Real Estate is ready to assist area buyers and sellers with their real estate goals. Receive a free market analysis for your home!

(1) We offer both a variable rate plan and a fixed rate plan. In the variable rate plan, the annual percentage rate (APR) and the minimum monthly payment can change. To determine the APR that will apply to your line of credit, we add a margin to the value of the index announced from time to time by United Bankers Bank (UBB). The minimum APR during the term of the line is 5.000% and the maximum is 18.000%. In the fixed rate plan, the APR will remain the same during the duration of the loan. Your APR will be based on specific characteristics of your credit transaction. The minimum rate is 5.000% and the maximum rate is 18.000%. Homeowner's insurance is required for either plan and flood insurance may be required.

(2) Annual Percentage Rate of 18.000% is effective 02/01/10 and is subject to change. Discounted APR of 15.000% is effective 02/01/10 and is subject to change.

**The Product is NOT A DEPOSIT ACCOUNT OR OTHER OBLIGATION of any depository institution or any affiliate of any depository institution.

**The Product is NOT GUARANTEED OR INSURED by depository institution or any affiliate of any institution.

**The Product is NOT INSURED by the Federal Deposit Insurance Corporation (FDIC).

**The Product, except in the case of Federal Flood insurance or Federal Crop insurance, is NOT INSURED by any federal government agency.

**There is INVESTMENT RISK associated with the Product, including the POSSIBLE LOSS OF VALUE.

