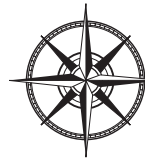


# Personal Banking



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

## Free Checking

- \$5.00 minimum opening deposit required
- No minimum balance requirements
- No monthly service charges
- Images are available for \$2.00/statement/month

## Club Checking

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

- \$25.00 minimum opening deposit required
- Free wallet style checks or discounted pricing on decorative check orders
- Free imaged statements
- ATM fee refunds (limits apply)
- Discounts from the Auto Owners Insurance Company for your auto and home insurance with Glenwood State Agency\*\*
- \$5.00 monthly fee
- 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 CHECKING\*\*\*** Enjoy all of the Club Checking account features at a reduced monthly fee of \$3.00

## Club NOW Checking

All of the features of the Club Checking account, plus earn interest on your account

- \$6.00 monthly fee
- Add \$10,000 Accidental Death and Dismemberment insurance\*\* for an additional \$1.00/month

**ADVANTAGE CLUB NOW CHECKING\*\*\*** Enjoy all of the Club Checking account features at a reduced monthly fee of \$4.00

## NOW Checking

- \$800.00 minimum opening deposit required
- Interest-bearing
- Free wallet-style checks
- Free imaged statements
- Maintain a minimum \$800 daily balance or a monthly average balance of \$1,200 to avoid a \$5.00 monthly service charge

**ADVANTAGE NOW CHECKING\*\*\*** Enjoy all of the NOW Checking account features with no minimum balance requirements

## Savings Accounts

### PERSONAL SAVINGS

- \$5.00 minimum opening deposit required
- Interest is compounded daily and credited quarterly\*
- Quarterly statement issued

### MONEY MARKET SAVINGS

- \$2,500.00 minimum opening deposit required
- \$2,500.00 minimum daily balance for Money Market rates\*
- If daily balance falls below \$2,500.00, interest rate changes to Personal Savings rate
- Interest is compounded and credited monthly
- Higher interest rates paid for balances over \$10,000, \$50,000, \$100,000, and \$200,000
- Monthly statement issued
- Checks available for purchase

### CHRISTMAS CLUB SAVINGS

- \$5.00 minimum opening deposit required
- Maximum balance of \$2,750.00
- Earn a premium rate on your investment\*
- Interest accrued daily and credited annually
- Flexible options for periodic deposits to build your savings
- Funds dispersed in a lump sum on November 15<sup>th</sup>
- Limit one account per customer

\*Rates are subject to change at any time.

**See reverse for more information...**

\*Not all plans available in all areas, some restrictions apply. Visit gengold.com or call 1.800.428.6686 for complete program details.

\*\*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.



# Personal Banking con't..

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## Savings Accounts con't...

### KID'S CLUB SAVINGS

- \$5.00 minimum opening deposit required
- For kids 12 and under
- Kids receive a free Kid's Club t-shirt with a new account and select a treasure from the treasure chest with each deposit
- Interest is compounded daily and credited quarterly\*
- Quarterly statement issued

### CERTIFICATE OF DEPOSIT (CD)

- \$500.00 minimum opening deposit required
- Time deposits with terms from 7 days to 5 years
- Tiered interest rates available based on total deposits or balances over \$10,000, \$25,000, and \$50,000
- Interest compounded quarterly
- Penalty imposed for early withdrawal

### INDIVIDUAL RETIREMENT ACCOUNT (IRA)

- Traditional, Roth, and Simple IRAs, SEP, and Profit Sharing Plans available
- Variable rate Personal Savings account (see Personal Savings)
- Fixed rate CD (see Certificate of Deposit)
- No minimum balance requirements
- No annual fees

### HEALTH SAVINGS ACCOUNT (HSA)

A checking account to pay for qualified medical expenses. Funds in the account grow tax-free, year after year.

- Competitive interest rates
- Monthly statements
- Year-end report provided for tax purposes
- First box of checks free
- Free debit card

## Loans & Mortgages

### CONSUMER LOANS

- Auto loans - purchase/refinance new and used
- Recreational loans - boats, ATVs, campers, etc.
- Debt consolidation loans
- Ready Reserve overdraft protection
- 0.25% off of rate for automatic payments

### MORTGAGE LOANS

- Competitive interest rates for in-house and secondary market loans
- Secondary market financing for 15, 20, and 30 year products
- Purchase and refinance loans
- Construction loans
- Home equity loans and lines of credit

## Additional Services

- Safe deposit boxes in a variety of sizes at all locations
- Visa Platinum credit cards
- Visa ATM cards for savings accounts
- Visa debit cards for checking accounts
- Online banking
- Online bill pay
- eStatements
- Mobile banking
- Mobile deposit
- 24-hour phone banking
- Drive-up banking
- Night depository
- Bank-by-mail
- Direct deposit
- Wire transfers
- Visa gift cards
- Visa travel cards
- Money orders
- Notary services
- Free FDIC account analysis

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