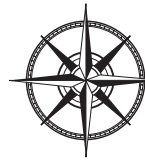


Savings · CDs HSAs · IRAs



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

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

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

CHRISTMAS CLUB SAVINGS

Plan ahead for holiday expenses!

- \$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 15th
- Limit one account per customer

*Rates are subject to change at any time.

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

For a current listing of rates, visit our website
at www.glenwoodstate.com

Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a tax-exempt trust or custodial account, established exclusively for the purpose of paying qualified medical expenses for the account beneficiary, who is covered under a high-deductible health plan.

Health Savings Accounts work like a regular checking account and you can use a check or debit card to pay for qualified medical expenses. The funds in the account continue to grow tax-free, year after year.*

- Competitive interest rates
- Local service
- Free HSA debit card
- Check writing (first box free)
- Monthly statements
- Year-end reporting for tax purposes

*There are limits to how much money can be contributed to a Health Savings Account.

Individual Retirement Accounts

- Traditional IRA
- Roth IRA
- Simple IRA
- SEP (Simplified Employee Pension Plans)
- Profit Sharing Plans

Choose Your Retirement Option:

VARIABLE

- Funds are invested in a Personal Savings account
- Interest compounds daily and is credited monthly
- Deposits can be added at any time
- The rate is variable and is subject to change daily

FIXED

- Funds are invested in a Certificate of Deposit (CD)
- Rate is determined at account opening and is fixed for the initial term of the CD. The rate may change upon maturity.
- Interest is compounded and credited quarterly

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

