

# PRODUCTS AND SERVICES OF FIRST NATIONAL BANK OF OSAKIS

## Free Checking

- \$5.00 minimum opening deposit
- No minimum balances
- No monthly service charges
- Add imaged statements for \$3.00 per month (optional)

## NOW Checking

- \$25.00 minimum opening deposit required
- Interest-bearing
- Free wallet-style checks and imaged statements
- Maintain a minimum \$400 daily balance to avoid \$5 monthly service charge, maintain \$1,000 balance to earn interest\*\*

## Personal Savings

- \$5.00 minimum opening deposit required
- No minimum balance requirements
- Interest is compounded daily and credited quarterly\*

## Kids Club Savings

- \$5.00 minimum opening deposit required
- For kids 12 and under
- Interest is compounded daily and credited quarterly\*

## Money Market Savings

- \$2,500.00 minimum opening deposit required
- If daily balance falls below \$2,500.00, 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

## Christmas Club Savings

- \$5.00 minimum opening deposit required
- Earn premium rate up to maximum balance limit\*

- For funds over maximum balance limit, regular savings rate applies
- 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

## Certificate of Deposit Options

- \$500.00 minimum opening deposit required
- Time deposits with terms from 3 months to 4 years
- Tiered interest rates available based on total deposits or balances over \$10,000 and \$25,000
- Interest compounded quarterly
- Penalty imposed for early withdrawal

## Health Savings Accounts

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

## Individual Retirement Accounts

- Traditional IRA
- Roth IRA

## Personal Loans

## Mortgage Loans

- Conventional
- HELOC
- Balloon
- Construction
- Construction to Permanent
- Refinance
- Adjustable Rate Mortgages

## Credit Cards (Issued by Glenwood State Bank)

## Small Business Checking

- Up to 150 transactions free
- \$100.00 minimum opening balance required
- No minimum balance requirements
- Options for imaged statements
- Unlimited deposits

## Business Checking

- No minimum balance requirements
- No FDIC assessment charges
- No “less reserves” fees
- Use of deposit bags (zipper or lock style)
- Direct Deposit
- Other fees may apply\*

## Business Checking with Interest

*All of the features of the Business Checking account, plus earn interest!*

- Earn competitive interest rate
- Interest compounded and credited monthly
- For qualified customers only
- Other fees may apply\*

## Business Savings

- \$5.00 minimum opening deposit required
- No minimum balance requirements
- Interest compounded daily and credited quarterly\*
- Statements issued quarterly

## Business Money Market Savings

- \$2,500.00 minimum opening deposit required
- \$2,500.00 minimum daily balance to maintain Money Market rates\*
- Interest paid on collected balance and compounded monthly
- Higher interest rates paid for balances over \$10,000, \$50,000, \$100,000, and \$200,000

## Business Certificates of Deposit

- Time Deposits with terms starting at 7 days, up to 5 years
- \$500.00 minimum opening deposit required
- Tiered interest rates available based on total deposits for balances over \$10,000, \$25,000, and \$50,000

## Commercial/Business Loans

- Commercial Loans
- Lines of Credit
- Small Business Loans
- Equipment Loans
- Bridge Loans
- Construction Loans
- SBA Loans 7(a) & 504
- Operating Loans
- Acquisition Loans
- Letters of Credit
- Real Estate Loans

## Business Credit Cards (Issued through Glenwood State Bank)

## Agricultural Loans

- Term Loans
  - Equipment
  - Cattle
  - Dairy Cattle
- Real Estate Loans
  - Pasture
  - Crop
  - Facilities
  - Grain Storage
  - Commodity Feed Sheds
- Letters of Credit
- Lines of Credit
  - Cattle
  - Crop Input
  - Dairy

## Online & Mobile Banking

## Mobile Check Deposit

# Debit Card Controls

## Bill Pay

## E-statements

## Other Services

- ATM
- Notary Services
- Wire Transfers
- Direct Deposit
- Night Depository
- Safe Deposit Boxes
- Visa Gift & Travel Cards