

Enjoy the rewards of FREE eChecking

**While your
money earns . . .**

3.00%
APY*

**Plus waived ATM
withdrawal
fees worldwide**

**Open your FREE Decorah Bank
eChecking account today!**



**Decorah Bank
& Trust Company**

Free eChecking earns 3.00% APY*

Minimum Monthly Statement Cycle Requirements

No Annual Fee Debit Card. Waived withdrawal fees at non-owned ATMs. ATM surcharge fees from other banks may still apply.	At least 10 debit card point-of-sale purchases per statement cycle
Free Internet Banking with Free Bill Pay	At least 1 bill paid via DBT Internet Banking Bill Pay per calendar month
Direct Deposit	At least 1 direct deposit per statement cycle
eStatements	Bank statement via email required
Interest Benefits on Average Collected Balance	TIER 1 – 3.00% APY* for balances from \$0.01-\$25,000.
	TIER 2 – 0.15% APY* for balances over \$25,000.
	.01% APY* for the month if account does not meet the minimum monthly statement cycle requirements.

Special Extras —

- **Free Identity Theft Resolution Services**
As a Decorah Bank checking account client, you and your family household have free access to a certified identity fraud specialist to help you step-by-step in resolving identity theft issues should you need help recovering your good name.
- **Your complete financial picture . . . all in one place.** See where your money is going with free online FinanceWorks™ powered by Quicken®.

Account can be opened with an initial \$500 deposit. One eChecking account per primary owner.

*APY = Annual Percentage Yield; rate may vary. APY accurate as of 3/25/11. Fees may reduce earnings.

Decorah Bank & Trust Co. reserves the right to convert eChecking Account to a Simply Checking Account if eChecking Account hasn't met the minimum requirements for 6 consecutive months.

Decorah Bank & Trust Company

202 E. Water Street

Decorah, IA 52101

563.382.9661

www.decorahbank.com



FDIC

