

## **PRODUCTS AND SERVICES FOR CONSUMERS**

### **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 for out-of-town transactions (\$20.00/month max; \$120.00/year max; must submit receipt within 45 days)
- \$5.00 monthly fee

### **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

### **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

### **Free Checking**

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

### **Personal Savings**

- \$5.00 minimum opening deposit required
- No minimum balance requirements
- 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

## **Kids 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

## **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

## **CD Options**

- \$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

## **Health Savings Accounts**

## **Individual Retirement Accounts**

## **Personal Loans**

## **Credit Cards**

## **Mortgage Loans**

## **Ready Reserve Line of Credit**

# **Online & Mobile Banking**

## **Mobile Check Deposit**

## **Mobile Wallet**

## **Debit Card Controls**

## **Zelle**

## **Bill Pay**

## **Money Manager**

## **Other Services**

- ATM Cash Card
- Notary Services
- 24-Hour Phone Banking
- Visa Gift & Travel Cards
- Wire Transfers
- Savings Bond Redemption (*current customers only*)
- Direct Deposit
- Night Depository
- Safe Deposit Boxes
- Drive-Up Banking