

# Checking Relationship Choices

Several choice to match your lifestyle!



## ULTIMATE CHECKING

## CAREFREE CHECKING

## FREEDOM CHECKING

### IDEAL FOR

Customers who want to earn tiered interest rates by maintaining a higher deposit balance.

### IDEAL FOR

Customers age 50 or older who want to take advantage of waived minimum balance fees. Also ideal for customers under age 50 who want to earn interest and can maintain a \$750 balance.

### IDEAL FOR

Customers that want a starter checking account with no minimum balance requirements and can take advantage of eStatements.

**INTEREST** Yes <sup>2,3</sup>

**INTEREST** Yes <sup>2</sup>

**INTEREST** No

### BENEFITS:

Online Banking  
 Bill Pay  
 eMobile Banking  
 eStatement or paper statement  
 The Bank of Elk River Cash & Check Card  
 No bank fee for ATM transactions <sup>8</sup>  
 ½% rate reduction on consumer installment loans with automatic transfer from a Bank of Elk River checking account <sup>1,6</sup>  
 Free check options  
 \$25 discount annually on Safe Deposit box rental <sup>5</sup>  
 Check safekeeping optional  
 No fee for Cashier's Checks  
 No fee for MoneyGram money orders

### BENEFITS:

Online Banking  
 Bill Pay  
 eMobile Banking  
 eStatement or paper statement  
 The Bank of Elk River Cash & Check Card  
 ½% rate reduction on consumer installment loans with automatic transfer from a Bank of Elk River checking account <sup>1,6</sup>  
 Free check options  
 \$10 discount annually on Safe Deposit box rental <sup>5</sup>  
 Check safekeeping optional  
 No fee for Cashier's Checks  
 No fee for MoneyGram money orders

### BENEFITS

Online Banking  
 Bill Pay  
 eMobile Banking  
 eStatement <sup>7</sup>  
 The Bank of Elk River Cash & Check Card  
 ¼% rate reduction on consumer installment loans with automatic transfer from a Bank of Elk River checking account <sup>1,6</sup>

### AVOID MONTHLY BALANCE FEES

N/A

**MONTHLY BALANCE FEE** \$0

\$25 minimum opening deposit is required on all accounts.

<sup>1</sup> Subject to credit approval.  
<sup>2</sup> Your interest rate and annual percentage yield may change at any time at our discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded monthly and credited to your account on every monthly statement. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account every day. Fees may reduce earnings.  
<sup>3</sup> This is a tiered rate account. Your interest rate and annual percentage yield may change based on the daily balance in your account.  
<sup>4</sup> Balances can include checking, savings, CD or IRA accounts.  
<sup>5</sup> Subject to availability.  
<sup>6</sup> See lender for qualified loan products.  
<sup>7</sup> Paper statements \$3.00 monthly charge.  
<sup>8</sup> ATM owner fees may apply.

### AVOID MONTHLY BALANCE FEES

Maintain a \$10,000 combined deposit balance<sup>4</sup>

### AVOID MONTHLY BALANCE FEES

Maintain a \$750 minimum balance in checking or age 50 and older

**MONTHLY BALANCE FEE** \$15

**MONTHLY BALANCE FEE** \$10