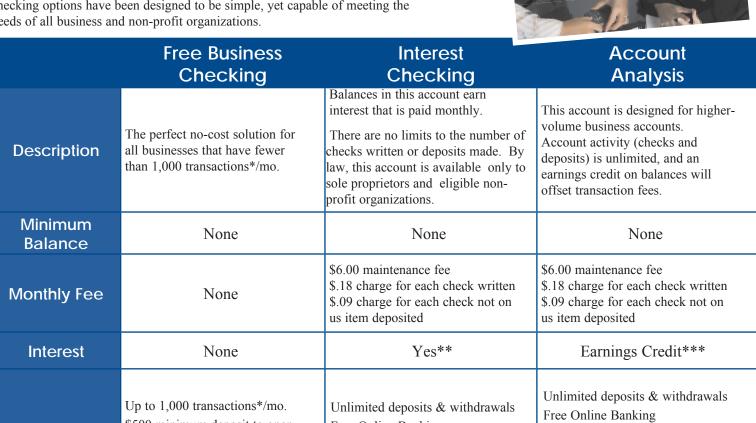
# **Innovative Business Checking**

Your business needs a bank that can adapt, change and work with you. These checking options have been designed to be simple, yet capable of meeting the needs of all business and non-profit organizations.



# **Features**

\$500 minimum deposit to open 5 Free Online Bill Payments/mo. Free Online Banking Debit Card Images of cancelled checks Full range of business check styles available Option of electronic statements

Free Online Banking 5 Free Online Bill Payments/mo. Images of cancelled checks Month-end statements Full range of business check styles available Option of electronic statements

5 Free Online Bill Payments/mo. Debit Card Images of cancelled checks Monthend statements Earnings credit to offset charges\*\*\* Full range of business check styles

Option of electronic statements

### **Other Business Services**

**Loan Services: Equipment Financing** Operating Lines of Credit Commercial Real Estate SBA Loan Programs Merchant Visa & MasterCard

Inventory and Receivable Financing

### **Deposit Services:**

Checking Savings/CDs Safe Deposit Boxes Health Savings Accounts Online Deposit

Other Services:

Financial Planning Gift Cards

#### **Convenience Services:**

Direct Deposit Depository for Taxes 24-Hour Night Depository Wire Transfer Service Cashier's Checks Automatic Transfers Telephone Transfer Line Free Online Banking



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<sup>\*</sup>A transaction consists of individually deposited items and checks written.

<sup>\*\*</sup>Interest is a variable rate and will change at the discretion of the Bank. Interest paid monthly.

<sup>\*\*\*</sup>Earnings credit is a computed value on the average available balance using the previous month average 91 day T-bill rate less .25 percent.

## We make it happen for you at Northwoods Bank!

# **Park Rapids**

218-732-7221 218-732-8450 Fax

1200 East First Street Park Rapids, Minnesota 56470

### **Nevis**

218-652-2265 218-652-2524 Fax

112 Bunyan Trails Road Nevis, Minnesota 56467

# **Pine City**

320-629-5000 320-629-0054 Fax 1015 Hillside Avenue SW Pine City, Minnesota 55063



# **Hours**

### Park Rapids Lobby

Mon - Fri 9:00am - 4:00pm

### Park Rapids Drive Thru

Mon – Fri 8:00am – 5:00pm Saturday 9:00am – 12:00pm

### **Express Bank**

Mon - Fri 7:30am - 3:00pm

### **Nevis Lobby**

Mon - Fri 10:00am - 4:30pm

#### **Nevis Drive Thru**

Mon – Fri 10:00am – 4:30pm Saturday 9:00am – 12:00pm

### Pine City Lobby

Mon - Fri 9:00am - 4:00pm

### Pine City Drive Thru

Mon – Fri 8:30am – 5:00pm Saturday 9:00am – 12:00pm

