

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.



	Free Business Checking	Interest Checking	Account Analysis
Description	The perfect no-cost solution for all businesses that have fewer than 1,000 transactions*/mo.	Balances in this account earn interest that is paid monthly. There are no limits to the number of checks written or deposits made. <i>By law, this account is available only to sole proprietors and eligible non-profit organizations.</i>	This account is designed for higher-volume business accounts. Account activity (checks and deposits) is unlimited, and an earnings credit on balances will offset transaction fees.
Minimum Balance	None	None	None
Monthly Fee	None	\$6.00 maintenance fee \$.18 charge for each check written \$.09 charge for each check not on us item deposited	\$6.00 maintenance fee \$.18 charge for each check written \$.09 charge for each check not on us item deposited
Interest	None	Yes**	Earnings Credit***
Features	Up to 1,000 transactions*/mo. \$500 minimum deposit to open 5 Free Online Bill Payments/mo. Free Online Banking Free Check Card Images of cancelled checks Full range of business check styles available Option of electronic statements	Unlimited deposits & withdrawals Free Online Banking 5 Free Online Bill Payments/mo. Free Check Card Images of cancelled checks Month-end statements Full range of business check styles available Option of electronic statements	Unlimited deposits & withdrawals Free Online Banking 5 Free Online Bill Payments/mo. Free Check Card Images of cancelled checks Month-end statements Earnings credit to offset charges*** Full range of business check styles available Option of electronic statements

*A transaction consists of individually deposited items and checks written.

**Interest is a variable rate and will change at the discretion of the Bank. Interest paid monthly.

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

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



Park Rapids • Nevis • Pine City • Rush City

www.northwoodsbank.com



Innovative bank products tailored for you, and a relaxed, comfortable environment – they all come together 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

Rush City

320-358-0800
320-358-0046 Fax
1275 W 4th St
Rush City, Minnesota 55069



**INNOVATIVE BANKING,
TAILORED FOR YOU™**

Hours

Park Rapids Lobby

Mon – Thurs 9:00am – 4:00pm
Friday 9:00am – 5:00pm
Saturday 9:00am – 12:30 pm

Park Rapids Drive Thru

Mon – Thurs 7:30am – 5:30pm
Friday 7:30am – 6:00pm
Saturday 8:00am – 12:30pm

Express Bank

Mon – Thurs 7:30am – 5:30pm
Friday 7:30am – 6:00pm
Saturday 8:00am – 12:30pm

Nevis Lobby

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

Nevis Drive Thru

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

Pine City Lobby

Mon – Thurs 9:00am – 4:30pm
Friday 9:00am – 5:00pm

Pine City Drive Thru

Mon – Thurs 8:30am – 5:30pm
Friday 8:30am – 6:00pm
Saturday 8:30am – Noon

Rush City Lobby

Mon – Fri 9:00am – 4:30pm
Friday - 9:00am to 5:00pm

Rush City Drive Thru

Mon – Thurs 8:30am – 5:30pm
Friday 8:30am – 6:00pm
Saturday 8:30am – Noon

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