

# Innovative Checking

Checking should be easy and convenient. That's why we have made the decision a simple and easy one. Select from any of our three accounts. One is sure to fit your needs.



	Positively Free Checking	Interest Checking	Key Account
Description	A free account	An interest-bearing account	Interest checking plus benefits
Minimum Balance	\$250 minimum opening balance	\$750.00 in an Interest Checking Account or \$10,000 in combined personal deposit balances in Savings or CDs per Interest Checking Account*	Minimum balance of \$2,500 in your Key Account or \$10,000 in combined personal deposit balances in Savings & CDs per Key Account.*
Monthly Fee	None	\$9.00 if balance falls below minimum.	\$9.00 if balance falls below minimum.
Interest	None	Yes	Yes
Shazam Check Card	No monthly fee	No monthly fee	No monthly fee
Features	<ul style="list-style-type: none"> <li>Free 24-hour Phone Banking</li> <li>Free Online Banking</li> <li>Free Photo Check Card</li> <li>Option of Electronic Statements</li> </ul>	<ul style="list-style-type: none"> <li>Free 24-hour Phone Banking</li> <li>Free Online Banking</li> <li>Free Photo Check Card</li> <li>Option of Electronic Statements</li> </ul>	<ul style="list-style-type: none"> <li>Free 24-hour Phone Banking</li> <li>Free Online Banking</li> <li>Free Online Bill Pay</li> <li>Free Photo Check Card</li> <li>One Box of Free Checks/year**</li> <li>Safe Deposit Box Discount**</li> <li>No Fee on Bank Money Orders</li> <li>Discount on Consumer Loans**</li> <li>Overdraft Charge Refund**</li> <li>Real Estate Loan Discount**</li> <li>Discount Book</li> <li>Local Merchant Discount Card</li> <li>CD Rate Increase Coupon**</li> <li>Option of Electronic Statements</li> </ul>

\*Excluding IRAs \*\* Annual Coupon Item

## Interest and Key Account 50+ Benefits

(For our customers that are age 50 and older)

- Free Checks
- Free ATM card
- Free ShazamChek Card



Park Rapids • Nevis • Pine City • Rush City

[www.northwoodsbank.com](http://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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