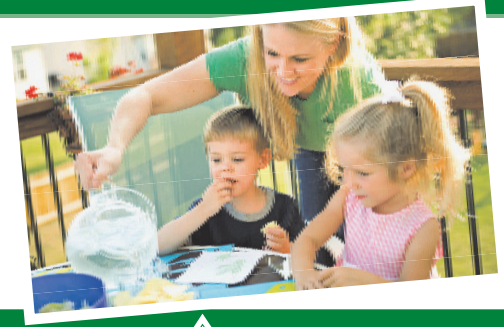


# Innovative Savings

Savings should be easy and convenient. We don't stop there, though. Our savings accounts give you more for your money. Look them over. One is sure to fit your needs.



## Regular Savings Account

**PRIME ACCESS**

<b>Minimum Opening Deposit</b>	\$100	\$1,000
<b>Benefits</b>	No service fee with minimum balance of \$250 No fees for savers under age 19	Annual statements Great rate, flexibility and safety all in one account
<b>Savings Tiers</b>	\$0 to \$249 \$250 to \$999 \$1000+	\$1,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000+
<b>Conveniences</b>	Auto transfers Auto payment to loans View account online FDIC insured Option of electronic statements	Unlimited deposits View account online FDIC insured No maturity date Option of electronic statements Auto transfers*
<b>Fees</b>	\$3 monthly fee if balance falls below \$250	<ul style="list-style-type: none"> <li>• \$50 fee if account is closed within 90 days of opening</li> <li>• A Northwoods Checking Account is required to open account</li> <li>• \$10 fee if balance drops below \$1,000</li> </ul>
<b>Ideal For</b>	Access to deposits Short-term savings Lower balances	Combines the flexibility of a money market account with the rate-earning potential of a CD

\* Limit of any combination of 3 checks, 3 point of sale withdrawals, or automatic transfers totaling no more than 6 transactions per statement.

## Health Savings Account

The tax-smart way to save for medical expenses.

\$25 minimum deposit to open. Minimum of \$5,000 balance to waive the \$2.00 monthly service charge.  
Interest earned monthly.

### Tiered Interest rates:

\$0 – \$999  
\$1,000 – \$9,999  
\$10,000 – \$24,999  
\$25,000 – \$49,999  
\$50,000+



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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