

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.



	FreE-Account	Choice Checking	Total Checking																
Description	Paperless account	Checking a la carte	All inclusive checking account																
Minimum Balance	\$100 minimum opening balance	\$100 minimum opening balance. Monthly account service charges are waived with \$10,000 in combined personal deposit balances in Savings & CDs.	\$100 minimum opening balance. Monthly account service charges are waived with a \$5,000 minimum balance or \$25,000 in combined personal deposit balances in Savings & CDs.																
Monthly Fee	None	\$4.95 Discounts available to reduce or eliminate fee.	\$5.95																
Interest	None	None	Yes																
Account Discounts	None	\$2 Off with \$500 Minimum Balance \$2 Off with Enrollment in E-Statements \$2 Off with a Direct Deposit Into Your Account \$2 Off with 15 Debit Card Purchases per Month	None Monthly account service charges are waived with a \$5,000 minimum balance or \$25,000 in combined personal deposit balances in Savings & CDs.																
Features	Free Online Banking Debit Card <u>Electronic Statements(required)</u> Paper Checks allowed	Free Online Banking Option of Electronic Statements Apply three or more discounts per month and the monthly account service charges are waived	<table border="1"> <thead> <tr> <th>Free With Account:</th> <th>Value of:</th> </tr> </thead> <tbody> <tr> <td>Banking & Bill Pay (5 Free per month; \$.50 additional payments)</td> <td>\$2.95</td> </tr> <tr> <td>Bank Money Orders</td> <td>\$5.00</td> </tr> <tr> <td>Auto Transfers Between Accounts</td> <td>\$10.00</td> </tr> <tr> <td>Debit Card Balance Increases</td> <td>\$5.00</td> </tr> <tr> <td>Telephone Transfers</td> <td>\$2.00</td> </tr> <tr> <td>ID Theft Protection Enrollment</td> <td>\$3.00</td> </tr> <tr> <td>Monthly Value of:</td> <td>\$27.95</td> </tr> </tbody> </table>	Free With Account:	Value of:	Banking & Bill Pay (5 Free per month; \$.50 additional payments)	\$2.95	Bank Money Orders	\$5.00	Auto Transfers Between Accounts	\$10.00	Debit Card Balance Increases	\$5.00	Telephone Transfers	\$2.00	ID Theft Protection Enrollment	\$3.00	Monthly Value of:	\$27.95
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Telephone numbers for Park Rapids 218-732-7221, Nevis 218-652-2265 & Pine City 320-629-5000

** Annual Coupon Item

Enroll for Online Banking, Bill Pay and E-Statements at www.northwoodsbank.com

60+ Checking Benefits

(For our customers that are age 60 and older)

- 50% Discount off the purchase of checks (any style)
- \$3 Discount off the Total Checking Account



Park Rapids • Nevis • Pine City •
www.northwoodsbank.com



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

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Pine City Drive Thru

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