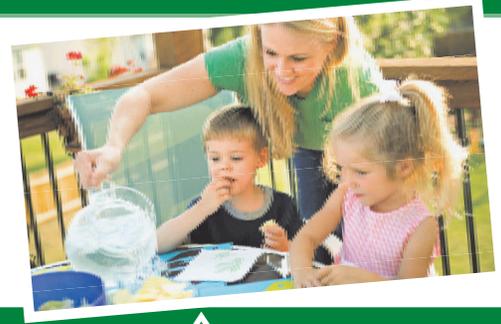


Innovative Savings

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



Minimum Opening Deposit	\$250	\$1,000
Benefits	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
Savings Tiers	\$0 to \$249.99 \$250 to \$999.99 \$1000+	\$1,000 to \$24,999.99 \$25,000 to \$49,999.99 \$50,000 to \$99,999.99 \$100,000+
Conveniences	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
Fees	\$3 monthly fee if balance falls below \$250	<ul style="list-style-type: none"> \$50 fee if account is closed within 90 days of opening \$10 fee if balance drops below \$1,000
Ideal For	Access to deposits Short-term savings Lower balances	Combines the flexibility of a money market account with the rate-earning potential of a CD

Health Savings Account

The tax-smart way to save for medical expenses.

\$250 minimum deposit to open. Minimum of \$5,000 balance to waive the \$2.00 monthly service charge.

Interest earned monthly.

Tiered Interest rates:

- \$0 – \$999.99
- \$1,000 – \$9,999.99
- \$10,000 – \$24,999.99
- \$25,000 – \$49,999.99
- \$50,000+



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

Mon – Fri 9:00am – 4:00pm

Pine City Drive Thru

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



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