

Benefits of our Summer and Winter FUNd

- Do you dream of a vacation or home improvement project that seems out of reach?
- Are you wondering how you'll fund your child's wedding next year?
- What about covering increased day care expenses when school is not in session?
- Are you often saddled with increased gift expense or heating bills during the hectic holiday season?

Summer FUNd or Winter FUNd Account

Automated savings plans to help you save throughout the year for increased expenses during the summer and winter seasons, including vacation, summer child care, weddings, Christmas gifts and more.

- No minimum deposit required
- Automatic deposit of \$25 or more per month required from a Merchants Bank checking or savings account or payroll direct deposit
- Automated deposits are made to:
 - Summer FUNd from August-May
 - Winter FUNd from January-October
- Funds are disbursed and accrued interest is paid on balances the first business day of:
 - June (Summer FUNd)
 - November (Winter FUNd)
- Withdrawals are not permitted prior to disbursement or accrued interest is forfeited and account is closed
- Fund payments automatically resume two months after disbursement date

Pay Yourself First... our Customer Service staff would be happy to visit with you about which type of savings product best fits your needs.

Your Community Bank "Around the Corner"

For a complete list of Merchants Bank locations and hours, please visit us online at www.merchantsbank.com.

eServices

Mobile Banking

Banking in the palm of your hand – it's really that easy with Merchants Mobile Banking. Whether you're at home, work, school, out running errands, or on vacation, Merchants Mobile Banking makes it convenient to keep track of your finances, make deposits and pay bills. Visit us online at www.merchantsbank.com to learn more.

Online Banking

Visit us online at www.merchantsbank.com to access your Online Banking accounts or to enroll for free!

Phone Banking

Call toll-free 1-888-457-3444 to access Merchants Phone Banking.

Fee-Free Cash ATMs

You can use your Merchants Debit Card without any fees at any of our Merchants Bank ATMs. See all of our ATMs by going to www.merchantsbank.com. You can also obtain fee-free cash at any of the more than 450 Kwik Trip or Kwik Star locations throughout Minnesota, Wisconsin and Iowa.



Tips for Keeping your Information Secure Online

Keeping your information secure when accessing it online is of utmost importance. For guidance on strengthening your internal online security controls, both at home and the office, please visit our **Security and Alerts** page at www.merchantsbank.com. There you will find information on recent fraud alerts, identity theft prevention tips, ID Theft protection programs, ATM security and more.



1-800-944-6285 • www.merchantsbank.com

FOLLOW US ON:

Savings Accounts

*Pay yourself
first with a
savings plan to
help prepare
you for the
future*



Save for a rainy day...a penny saved is a penny earned...pay yourself first...

All Merchants Bank Savings Accounts include:

- FREE Online Banking
- FREE* Mobile Banking
- FREE eStatements

Because your personal savings plan may be different from another's, we have many different savings vehicles for you to choose from. Each comes with the safety of FDIC insurance.

Diamond Money Market

Our premium savings account, the Diamond Money Market, allows you the freedom of a checking account, FDIC insurance, and a tiered interest rate structure that rewards higher balances. Six withdrawals are permitted per month, and, for your convenience, we'll provide you with free check blanks and ATM access. There is a \$10 charge for each withdrawal in excess of six per month. A \$5,000 minimum balance is required.

Advantage Savings

If you enjoy the flexibility of a savings account without having to maintain large minimum balances, the Advantage Savings account may be perfect for you. Just a \$1,000 minimum balance is required. A tiered interest plan allows you to earn even more interest as your balance grows.

Basic Savings

A Basic Savings account allows you to start off with a low \$50 minimum balance and grow your savings over time.

Health Savings Account

A Health Savings Account allows individuals with a qualifying high deductible health plan to save for future medical expenses. Structured as a tiered interest-bearing checking account, the Merchants Bank HSA offers the return of a savings account with the convenience of a checking account. Ask for details!

**Data and messaging rates may apply from your wireless carrier.*

Money in a Bank is still the safest way to save, and a savings account should be a fundamental part of everyone's financial plan.

Savers Club For Kids

This product, designed exclusively for children ages 15 and under, rewards Club members for achieving certain savings levels and helps educate children on the benefits of establishing sound savings habits at an early age.

Club members earn incentive prizes as they reach specified savings levels. A savings register is provided to Club members when an account is opened, and the account is automatically converted to a Basic Savings account when the customer reaches age 16. There is no minimum balance required to open a Club account, and no minimum balance is required to earn interest. What an easy way for children to learn the value of saving!

Minimum balance requirements vary based on account parameters, and fees may reduce account earnings. Speak to a customer service representative for specific account details.

Certificates of Deposit/Individual Retirement Accounts

Certificate of Deposit accounts with a wide variety of terms are available from Merchants Bank. A "CD" account allows you to maximize your rate of investment return with savings products that are FDIC insured. Choose to invest either IRA or regular funds in a term that fits your needs. Rates of return vary by investment term and penalties do apply for early withdrawal. A \$500 minimum deposit is required to open any certificate account.

IRA Savings Account

An IRA Savings Account offers an alternative to a longer term investment for retirement dollars. Often used as a temporary parking spot until you make a decision on how to invest the dollars longer-term, the IRA Savings does not require a minimum balance. It also offers a tiered interest rate structure.

	DIAMOND MONEY MARKET	ADVANTAGE SAVINGS	BASIC SAVINGS	KIDS SAVERS CLUB	SUMMER & WINTER FUNd	HEALTH SAVINGS ACCOUNT
Minimum balance to open	\$5,000	\$1,000	\$50	n/a	n/a	n/a
Minimum daily balance to avoid service charge	\$5,000	\$1,000	\$50	n/a	n/a	n/a
Service charge if minimum balance is not maintained	\$10/month	\$8/quarter	\$8/quarter	n/a	n/a	n/a
Withdrawals allowed per quarter/month	6/month	12/quarter	12/quarter	n/a	none	unlimited
Service charge per withdrawal exceeding number allowed	\$10	\$2	\$2	n/a	n/a	n/a
Interest paid	monthly	quarterly	quarterly	quarterly	at maturity	monthly
Statement frequency	monthly	quarterly	quarterly	quarterly	at maturity	monthly
ATM/Debit Card access	yes	yes	yes	no	no	yes

