

	Free Small Business Checking	Small Business Checking with Interest	Commercial Checking		Security Savings	Advantage Money Market	Treasury Money Market
<b>Description</b>	Small businesses will enjoy a generous activity allowance with no minimum balance required.	Sole-Proprietors, Non-Profit Organizations and Public Entities earn interest while enjoying a generous activity allowance.	Large volume companies will enjoy an Earnings Credit to offset their reasonable activity fees.	<b>Description</b>	Start a savings program today and watch your money grow.	As your savings grows, choose our Advantage Money Market for a higher rate of return.	Invest in our Treasury Money Market and maximize your earnings.
<b>Minimum to Open</b>	\$100	\$100	\$100	<b>Minimum to Open</b>	\$100 (No minimum for Youth up to age 18)	\$1,000	\$5,000
<b>Minimum Balance</b>	None	\$1,000 \$7 service charge if below \$1,000	None	<b>Minimum Balance</b>	\$100 \$3 service charge if below \$100 (Fee waived for Youth up to age 18)	\$1,000 \$10 service charge if below \$1,000	\$5,000 \$10 service charge if below \$5,000
<b>Interest</b>	None	Variable, tiered <sup>4</sup>	Earnings Credit <sup>2</sup> (on available balances)	<b>Interest</b>	Variable <sup>4</sup>	Variable <sup>4</sup>	Variable, tiered <sup>4</sup>
<b>Minimum to Earn Interest</b>	N/A	\$1,000	N/A	<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>Free Online Banking</li> <li>Free 24-Hour Telephone Banking</li> </ul>	<ul style="list-style-type: none"> <li>Free Online Banking</li> <li>Free 24-Hour Telephone Banking</li> </ul>	<ul style="list-style-type: none"> <li>Free Online Banking</li> <li>Free 24-Hour Telephone Banking</li> <li>Check access (see limits below)</li> </ul>
<b>Monthly Service Charge</b>	None	None	\$10	Savings and money market accounts pre-authorized transfers and debits are limited to 6 per month of which only 3 can be by check, draft, or similar payment order to a third party.			
<b>Charge per Debit</b>	No Charge up to 200 \$.30 each over 200	No Charge up to 200 \$.30 each over 200	\$0.13	<p><b>Are you starting a new business or planning to expand your business? If you are looking for a banking partner who will take the time to understand the unique needs of your business, look no further. You can count on us to provide competitive products and a unique level of personalized service. We specialize in products and services for businesses of all sizes:</b></p> <div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>Business Deposit Accounts</b></p> <ul style="list-style-type: none"> <li>Checking accounts</li> <li>Savings accounts</li> <li>Certificates of Deposit</li> </ul> </div> <div style="width: 30%;"> <p><b>Business Loans</b></p> <ul style="list-style-type: none"> <li>Term loans (finance equipment and other major purchases)</li> <li>Commercial real estate (purchase additional property, renovate facilities and new construction)</li> <li>Working capital lines of credit (flexible credit often used to meet short-term credit needs)</li> <li>SBA loans</li> <li>Merchant credit card services</li> <li>And more.....</li> </ul> </div> <div style="width: 30%;"> <p><b>Additional Business Services</b></p> <ul style="list-style-type: none"> <li>Online Banking</li> <li>Night Depository</li> <li>Coin and Currency</li> <li>24-Hour Telephone Banking</li> <li>Remote Deposit</li> <li>And more.....</li> </ul> </div> </div> <p style="text-align: center;"><b>Our business is to help your business succeed.</b></p>			
<b>Charge per Deposited Item</b>	No Charge up to 200 \$.30 each over 200	No Charge up to 200 \$.30 each over 200	\$.30 per credit \$.08 per local / on-us deposit item \$.10 per transit deposit item				
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>Free Online Banking</li> <li>Free Business Check Card<sup>1</sup></li> <li>Free 24-Hour Telephone Banking</li> <li>Free Zipper Deposit Bag</li> <li>Business Line of Credit available<sup>1,3</sup></li> <li>Monthly Image Statement available<sup>5</sup></li> <li>CD-Rom w/ Check Images<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Free Online Banking</li> <li>Free Business Check Card<sup>1</sup></li> <li>Free 24-Hour Telephone Banking</li> <li>Free Zipper Deposit Bag</li> <li>Business Line of Credit available<sup>1,3</sup></li> <li>Monthly Image Statement available<sup>5</sup></li> <li>CD-Rom w/ Check Images<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Free Online Banking</li> <li>Free Business Check Card<sup>1</sup></li> <li>Free 24-Hour Telephone Banking</li> <li>Free Zipper Deposit Bag</li> <li>Business Line of Credit available<sup>1,3</sup></li> <li>Monthly Image Statement available<sup>5</sup></li> <li>Monthly Account Analysis Statement<sup>3</sup></li> <li>CD-Rom w/ Check Images<sup>3</sup></li> <li>Uncollected Funds Usage Charge Prime +2%</li> </ul>				

1. Subject to approval    2. Earnings Credit rate is variable and based on the prior month's average 3 Month Treasury Bill rate.    3. Fee may apply.    4. See our Rate brochure for current rates.    5. Free upon request.



Your dreams. Your bank.®

## Welcome to Financial Security Bank!

We've been proudly serving our customers since 1884 and we welcome the opportunity to serve you! We have offices in Kerkhoven and Albertville, Minnesota, and have built our bank on a foundation of integrity, respect and commitment to our customers and our community.

When it comes to choosing a banking partner, we know you have a lot of choices. Most people assume all banks are the same. But, at Financial Security Bank, we work hard to be a different kind of bank. We believe it's all about relationships...not just accounts.

Our tagline begins to tell the story... 'Your dreams. Your bank.' We want to truly get to know our customers on a personal level so we can help you achieve your financial dreams. It may be owning a home, opening a business, building assets for the future, buying a car, paying for college... whatever your dreams may be, we want to be the financial partner to help make it happen.

We want you to feel at home when you are here... like you're part of the family! We hope you will think of us FIRST for any financial need you have now... or in the future. The bottom line is this... we will do our best to completely exceed your expectations!

Your dreams. Your bank.®

See us for all of your financial needs:

**Personal Banking**  
**Business Banking**  
**Mortgage Loans**  
**New Construction Loans**

**We appreciate the opportunity to serve you!**



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