

	Free Checking	Growth Checking	Rewards Checking
Description	If you want free checking, we've got it! Check out our other great accounts, too!	Enjoy interest, free box of checks and more in this great checking package!	You've earned it! Top interest rates, free and discounted services... this package has it all!
Minimum Balance	None	\$500 \$8 service charge if below \$500	\$10,000 in total personal deposits-checking, savings and CDs - \$10 service charge if below \$10,000
Interest	None	Variable, tiered interest ¹ Paid monthly	Variable, tiered interest ⁷ Paid monthly
Additional Benefits	<ul style="list-style-type: none"> • Unlimited check writing • Free first box of checks • Monthly statement with images available @ \$4 per month, plus free statement organizer • Free Online Bill Pay⁶ • Free Check Card¹ • Ready Reserve line of credit available^{1,2} • Free Online Banking • Free 24-Hour Telephone Banking 	<ul style="list-style-type: none"> • Unlimited check writing • Free first box of checks • Monthly statement with free check images (upon request), plus free statement organizer • Free Online Bill Pay⁶ • Free Check Card¹ • Ready Reserve line of credit available^{1,2} • Free Online Banking • Free 24-Hour Telephone Banking 	<ul style="list-style-type: none"> • Unlimited check writing • Free FSB Checks (or \$5 check order credit) • Monthly statement with free check images (upon request), plus free statement organizer • Free Online Bill Pay⁶ • Free Check Card¹ • Ready Reserve line of credit available¹ with no annual fee • Free Online Banking • Free 24-Hour Telephone Banking • VISA[®] Signature Card with Rewards^{1,3} • \$10 Credit on any size safe deposit box³ (where boxes are available) • No ATM Surcharges-up to \$10 per month⁴

	Security Savings	Advantage Money Market	Treasury Money Market
Description	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.
Minimum to Open	\$100 (No minimum for Youth up to age 18)	\$1,000	\$5,000
Minimum Balance	\$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
Interest	Variable ⁷	Variable ⁷	Variable, tiered ⁷
Additional Benefits	<ul style="list-style-type: none"> • Free Online Banking • Free 24-Hour Telephone Banking 	<ul style="list-style-type: none"> • Free Online Banking • Free 24-Hour Telephone Banking 	<ul style="list-style-type: none"> • Free Online Banking • Free 24-Hour Telephone Banking • Check access (see limits below)

Savings and money market accounts pre-authorized transfers and debits are limited to 6 per month.

50 or Better?

Choose the checking account that's right for you & add these additional benefits!

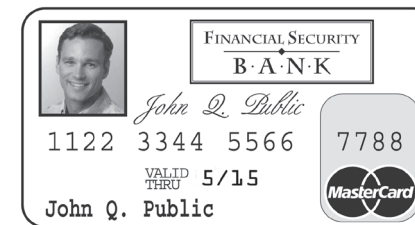
- CD Bonus
- No ATM surcharge up to \$10 per month⁴
- Free Photo Copies
- No Fee Bank Money Orders - up to 3 per month
- Monthly statement with free check images (upon request), plus free statement organizer



We're here to serve all of your banking needs, with a level of personal service that's second-to-none!

Photo Check Card Available

It's the card that works like a check with a BONUS! Your photo is on the card which provides added security and peace-of-mind. Use the card anywhere MasterCard[®] is accepted for everyday purchases, trips and more. It's like cash, not credit...the purchase amount comes out of your checking account. It's an ATM card, too. Get cash when you need it. Apply today.¹



Online Banking

Managing your money is easier than ever before! Bank online anywhere you have internet access. Pay your bills online with Online Bill Pay. Sign up today.

Certificates of Deposit and IRAs

Enjoy a guaranteed rate of return when you invest your money in a certificate of deposit. Save for your future with an IRA. We offer many terms, so ask your banker for our current rates.

Mortgages and Personal Loans

Buying, building or refinancing your home? Need to borrow money? We offer home mortgages, home equity loans and personal loans to meet your needs. Apply today.¹

Thank you for choosing Financial Security Bank. It is our goal to completely exceed your expectations.

1. Subject to approval. 2. \$25 annual fee. 3. Annual fees apply. 4. Bring in your original statement within 60 days for a refund of any ATM surcharges. 5. Subject to availability. 6. \$5.00 per month inactivity fee after 90 days. 7. See our Rate brochure for current rates.

FINANCIAL SECURITY

B · A · N · K[®]

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!

FINANCIAL SECURITY

B · A · N · K[®]

Your dreams. Your bank.[®]

1011 Atlantic Avenue
P.O. Box 258
Kerkhoven, MN 56252
Phone 320.264.2161
Fax 320.264.1306

5600 LaCentre Avenue
Suite 100
Albertville, MN 55301
Phone 763.424.5888
Fax 763.424.5887

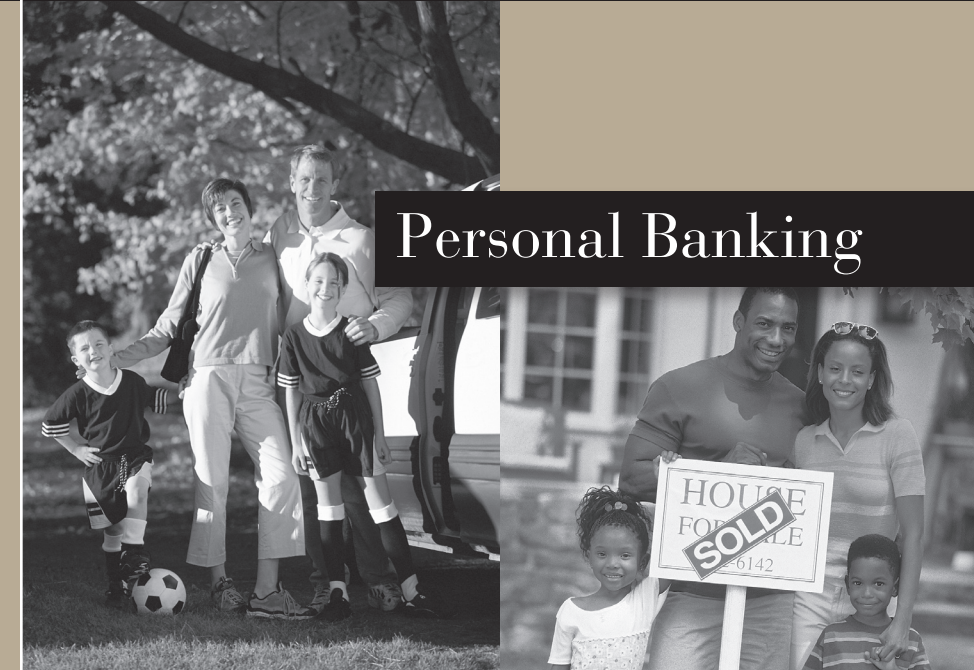
WWW.FINANCIALSECURITYBANK.COM

 EQUAL HOUSING LENDER

12/09

MEMBER FDIC

Personal Banking



FINANCIAL SECURITY

B · A · N · K[®]

Your dreams. Your bank.[®]