

ATM/Debit Card

- **ACCESS YOUR FUNDS** and check your balances at an ATM with your ATM/Debit Card. The Debit Card allows you to withdraw funds from your checking account without ever having to write out a check.
- **WITHDRAW, DEPOSIT OR TRANSFER FUNDS** any time of the day without coming to Luana Savings Bank.

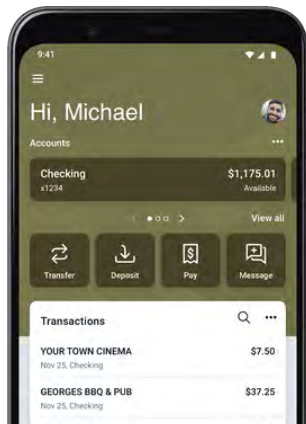
Online Services

- **FREE ONLINE BANKING:** Access your accounts 24 hours a day/7 days a week by logging in at www.luanasavingsbank.com. Check balances, transfer funds, make loan payments, order checks, and much more.
- **FREE MOBILE DEPOSIT:** Deposit checks any time of day in the comfort of your own home through our Mobile App with your Android or iOS device.
- **FREE E-STATEMENTS:** Receive alerts by email or in the mobile app. Login to online banking to retrieve statement.
- **ONLINE BILL PAY:** Quick, easy, hassle-free! Eliminate envelopes, stamps, and late fees by managing your bills online! With Bill Pay you can electronically initiate manual or automatic payments to third parties. Fees may apply.

Download our mobile app for all online banking needs!



Luana Savings Bank



Additional Services

- Safe Deposit Boxes
- Night Deposit
- Credit Cards
- QuickCHEK (Bookkeeping service)
- Overdraft Protection (Sweep)
- **LOANS:** Business, Consumer, Agricultural, Commercial, Refinance.

Locations

Luana, IA
100 Harvest Drive
Luana, IA 52156
563.539.2166

New Hampton, IA
22 W. Main Street
New Hampton, IA 50659
641.394.2116

Clive, IA
16390 Holcomb Court
Clive, IA 50325
515.987.2116

Ossian, IA
123 E. Main Street
Ossian, IA 52161
563.532.7022

Polk City, IA
855 W. Bridge Road
Polk City, IA 50226
515.984.7100

Norwalk, IA
9321 Market Place Drive
Norwalk, IA 50211
515.410.9800

Ask us about our **Free Community Facilities** in our Luana, Ossian, Polk City, and Norwalk locations!

Hours

Monday - Friday:
8 am - 4:30 pm

Saturday:
8 am - 11 am

24 Hour Drive-Up ATM at all locations

LuanaSavingsBank.com

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Banking Services

LUANA
SAVINGS BANK

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Banking Services

Budget Checking

Our MOST POPULAR checking account!

- Unlimited check writing
- e-statements required. Paper statements available by request, fees may apply.
- No images on paper statements – copies can be viewed through Online Banking, e-statements, or available upon request. Fees may apply.
- A balance below \$0 will result in a maintenance fee per statement cycle*

"NOW" Account

Our STANDARD interest bearing checking account.

- Keep \$1,000 minimum daily balance to avoid a monthly *maintenance fee
- No charge for first 20 paper/electronic debits per month; any additional are \$0.20 each
- Variable interest rate
- Interest calculated on a daily balance
- Interest paid and compounded monthly
- Images included

Senior Saver Checking

IF YOU'RE 62 YEARS YOUNG or older, take a look at this account. Benefits start with regular checking and more!

- No minimum balance requirement
- No monthly maintenance or per item fees
- Images included
- Free Debit Card – no annual fee
- Free Senior Saver Checks

VIP Club Checking

MORE THAN JUST A CHECKING ACCOUNT, offering multiple benefits and services. A longtime favorite of many of our customers. For \$8 or \$10 a month, you'll enjoy the following:

- Free club checks (singles only), stop payments, and money orders
- Accidental death/dismemberment insurance
- Unlimited check writing
- No minimum balance requirement
- Images included

Money Market Account (MMA)

A CUSTOMER FAVORITE, the MMA has traditionally paid a favorable rate of return.

- Keep a \$2,500 minimum daily balance to avoid a *maintenance fee for that statement cycle
- First 6 withdrawals per month are free; any additional will be charged a per item fee*
- Interest calculated on a daily balance
- Interest paid and compounded monthly
- Images included

Investment Accounts

MORE THAN JUST A SAVINGS ACCOUNT, invest in an IRA or Certificate of Deposit:

- CD terms:
 - 3 months – 8 years
- IRA terms:
 - 18 – 42 month fixed rate
 - 18 month variable rate
- We consistently offer some of the highest CD rates in the area
- Ask us about our Kids CD!

Health Savings Account (HSA)

- An excellent way to save for medical expenses
- HSAs are for individuals and families covered by a high-deductible health plan
- Contributions are tax-deductible and distributions are tax-free if used for a qualified medical expense

Regular Savings

- Variable interest rate
- Interest calculated on a daily balance
- \$50 Minimum balance required to avoid a *monthly maintenance fee
- First 6 withdrawals per month are free; any additional will be charged a per item fee*
- Interest paid and compounded monthly

Christmas Club Savings

SAVE FOR THE HOLIDAYS with our Christmas Club Savings Account.

- Choose an amount to be directly deposited to Christmas Club account each week or month
- Earn a fixed interest rate for the term of the account – rate changes yearly
- Funds paid out in October directly to your savings or checking account
- Early closing fee may apply*

\$100 Minimum deposit required when opening a new account. HSA and Christmas Club excluded from minimum requirement.

**See fee schedule for all current fees.*



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Online Services

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Business Services



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Business Services

Business Budget Checking

Our MOST POPULAR checking account!

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- e-statements required, paper statements available by request. Fees may apply.*
- A balance below \$0 will result in a *maintenance fee per statement cycle

Business Checking

- Keep a \$1,000 minimum daily balance to avoid *monthly maintenance fee
- First 40 checks free, any additional are just 20 cents each
- Images included

Regular Savings

- Variable interest rate
- Interest calculated on a daily balance
- \$50 Minimum balance required to avoid a *monthly maintenance fee
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- Interest paid and compounded monthly

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- Interest paid and compounded monthly
- Images included
- Variable interest rate

Additional Business Services

- Night Deposit
- Remote Deposit
- Merchant Card Services
- Payroll Processing Services

Additional Banking Services

- Safe Deposit Boxes
- Night Deposit
- Credit Cards
- QuickCHEK (Bookkeeping service)
- Overdraft Protection (Sweep)
- LOANS: Business, Consumer, Agricultural, Commercial, Refinance.

*\$100 Minimum deposit required when opening a new account.
HSA excluded from minimum requirement.*

**See fee schedule for all current fees.*

2.00% Under Prime Loans for New or Expanding Businesses!

- Luana Savings Bank offers up to 18 Million Dollars in low-interest loans for New Businesses or Existing Businesses looking to expand in the communities we operate in.
- Ask us about the current Interest Rate at 2.00% UNDER PRIME. These benefits are in addition to all county and state development program benefits also being offered.
- Visit our one of our branches at Luana, Ossian, New Hampton, Polk City, Clive, and Norwalk to see what we have to offer your business!

Maximum Loan Amount	Maximum Term	Variable Rate
\$3 Million	3 years*	As low as 2% under WSJ Prime**

Offer subject to credit approval. Offer may be changed or withdrawn at any time without notice.

** After the initial 3 year term, loan will convert to traditional loan terms.*

*** Wall Street Journal Prime is based on corporate loans by at least 70% of the largest 10 U.S. Banks. The rate is maintained and posted online by wsj.com.*





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Your Home Mortgage Journey Starts Here

Every home loan is unique to your situation and starts with a conversation. Our experienced Residential Loan Officers are available to help you navigate the process. Contact our team for the latest rates and programs to start your next home loan today!

- ✓ Quick Loan Approval
- ✓ No Closing Cost Options
- ✓ Loans Serviced Locally
- ✓ Competitive Rates

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Mortgage Products



Mortgage Products at Luana Savings Bank



Fixed Rate Mortgages

For new home purchases, refinancing of an existing home, home improvements, or cash-out refinance.

- No closing cost options
- Fixed interest rates for up to 30 years
- Protects you from interest rate increases

Adjustable Rate Mortgages (ARM)

For new home purchase or refinance of current home.

- Potential for lower monthly payment than a fixed rate option
- Fully amortized for up to 30 years
- 5, 7, or 10-year options available

Home Construction Financing

For a new home construction or major home remodel.

- 300-day interest only financing available
- Temporary multiple-advance loan to complete building process or home remodel
- Interest accrues only on amount of loan advance
- Fixed interest rate

12 Month Rate Lock Program

Lock in a permanent financing rate at the time of construction.

- Available for mortgages up to 30 years
- Pair with Home Construction Financing
- 1% refundable rate lock paid at time of rate lock and refunded at time of permanent financing
- One-time rate float-down within 60 days of closing

Professional Program

Financing for Doctors, Dentists, and Lawyers

- Up to 100% financing available
- Primary residence only

Home Equity Line of Credit (HELOC)

For home improvements, debt consolidation, vehicle purchase, or other large scale purchases.

- Revolving line of credit for future uses without having to apply for a new loan
- Variable or fixed rate
- Loan term for up to 10 years

Fixed Rate 2nd Mortgage

For home improvements or debt consolidation

- Ability to use the equity in your home
- Fixed interest rate loan up to 15 years

First-Time Homebuyer Program

For a new home purchase if you have not owned within the last 3 years.

- Only 3% down payment
- Potential for lower monthly payment than a fixed rate option
- Fully amortized for up to 30 years

Low-to-Moderate Income Home Loans

Available for low-to-moderate income borrowers

- Only 3% down payment
- Income requirements must be met
- No Private Mortgage Insurance (PMI)
- More flexible underwriting guidelines
- Grant option available

FHLB HomeSTART Down Payment Assistance Program

For first-time homebuyers on a new home purchase if you have not owned within last 3 years.

- Up to \$7,500 towards down payment or closing costs
- Income eligibility approval by FHLB

**Home mortgage products are subject to credit approval. Offers, programs, and products may change at any time and without notice. Contact us for full terms and conditions.*



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Miscellaneous Fees and Charges

Effective January 1, 2020

Limits and Fees: The following fees may be assessed against your account if applicable

ATM/Debit Card Services

Yearly Fee	\$18.00
Card Replacement Fee	\$13.00
Rush Order Fee	\$30.00
ATM Deposit/Debit (Foreign ATM)	\$1.50
Reissuance of PIN	\$4.00
Temporary Card Block	\$3.00

Bookkeeping Services

Account Research

Per Hour (\$40 minimum)	\$55.00
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Account printout

Copies of Images (per page)	\$3.00
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Additional Statements

	\$1.00
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Inactive Account Fee (per month)

Checking (no activity for 90 days)	\$10.00
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Savings (no activity for 6 months)	\$10.00
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Early Closure fee

*Within 3 months of opening	\$25.00
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*Closing negative account	\$30.00
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IMMA excess of 6 (per transaction)

	\$15.00
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Minimum Savings Balance (per month)

\$50 required minimum balance	\$8.00
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Savings excess of 6 (per transaction)

	\$10.00
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NSF/Overdraft Fee

	Per Item
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*Checks Returned

	\$39.00
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*Checks Paid

	\$36.00
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*Checks Paid (overdrawn \$13 or under)

	\$20.00
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Large Item Return (\$5,000 or more)

	\$48.00
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Savings

	\$37.00
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NSF/Overdraft can be created by check, in-person withdrawals, or other electronic means.

On-line Banking Maintenance

	\$5.00
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*Overdraft protection (pre-authorized)

Transfer from savings/checking/master note	\$14.00
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*Returned Deposit Item

	\$10.00
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Returned Mail/failure to notify bank of address change

	\$1.50
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Stop Payment

	\$34.00
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Transfers from LSB to other bank

	\$5.00/transfer
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Bill Pay (available through online banking)

Free

Minimum of 3 transactions per cycle

Excess of 20 transactions

\$0.50/item

-If minimum requirement (3) is not met, a fee of \$4.95 will be assessed per bill pay cycle

Teller Services

*Money Order

\$8.00

Check Printing – fees vary

Counter Checks

10/\$8.00

Fax (per page)

\$2.00

Photo Copies

\$0.25

Color Copies

\$1.00

Safe Deposit Box Services

(Box rent varies by size)

Replacement Key

\$45.00

Box Drilled (reimburse costs plus)

\$40.00

Monthly Late Fee (after 30 days)

\$10.00

(No insurance coverage of any kind is provided by the financial institution to cover safe deposit box contents)

Night Deposit Service

Replacement lock/key bags (lost)

\$30.00

Miscellaneous Services

Collection Checks

\$45.00

Garnishment/Levies

\$85.00

Loan Amortization Schedule

\$5.00

Minimum Loan Interest

\$7.50

Notary Fees (Customer)

\$2.00

Notary Fee (Non-customer)

\$6.00

QuickCHEK (acctg service/month minimum)

\$35.00

Securities Purchased 1.50% of total purchased
Or minimum of \$35.00

*Foreign Currency Purchased

\$30.00

*Foreign Currency Exchange

\$20.00

Wire Transfers

Incoming

\$18.00

Outgoing

\$40.00

International

\$55.00

**These fees have changed since February 1, 2019
Some fees may be subject to sales tax, if applicable*