

See Customer Service Representative for complete account details and account disclosure, including minimum opening deposit requirements, additional fees and annual percentage yields (if interest bearing)

## **Consumer Checking & Savings Products**

*(Please see customer service representative for fees and current interest rates)*

### **Non-Interest Bearing Checking**

#### **Value Checking**

- \$50.00 to open
- No minimum Balance Required
- Unlimited deposits & withdrawals
- \$2.00 monthly statement fee for paper statements
- Monthly Statement fee Credited back if customer signed up & using EStatements
- First Box of Check Free – NEW Accounts Only

#### **Secure Checking**

- No Minimum Balance to Open
- No Minimum Balance Required
- Unlimited Deposits & withdrawals
- First Month Statement Cycle Service Charge Waived
- Monthly Service Charge \$7.00
- First Box of checks ordered are free (**NEW ACCOUNTS**)
- IDProtect (*Registration/Activation Required*)
- Accidental Death & Dismemberment Ins.
- Cellular Telephone Protection
- Debit Advantage – Buyer's Protection & Extended Warranty
- Travel and Entertainment Discount Membership (*Registration/Activation Required*)
- Health Discount Savings (*Registration/Activation Required*)
- \$shopping Rewards (*Registration/Activation Required*)

#### **Spring Checking – Bank On Product**

- \$10.00 to open
- No Minimum Balance Required
- \$2.00 monthly statement fee for paper statements, fee waived with EStatements
- NO Checks Allowed

### **Services Available for all Personal Accounts:**

#### **Online Banking**

#### **Epayments**

#### **Mobile Banking**

#### **EStatements**

### **Visa Debit Card (Upon Bank approval)**

### **Safe Deposit Boxes**

We offer Safe Deposit Box services to our customers in Omaha at our 5370 S 72<sup>nd</sup> Street location, in Gothenburg at our 914 Lake Avenue location, in Mullen at 101 NW 1<sup>st</sup> St, North Platte at 410 Rodeo Road and Wallace at 234 S Commercial Avenue. See Customer Representative for more details.

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## Interest Bearing Checking:

### Secure Checking PLUS

- Earns Interest – CHECK RATE SHEET for current rate/APY
- No Minimum Balance to Open
- Unlimited Deposits & withdrawals
- First Month Statement Cycle Service Charge Waived
- Monthly Service Charge \$7.00
- Monthly Service Charge Credited back if maintain Daily Balance of \$10,000.00
- First box of checks ordered are free (**NEW ACCOUNTS**)
- IDProtect (*Registration/Activation Required*)
- Accidental Death & Dismemberment Ins.
- Cellular Telephone Protection
- Debit Advantage – Buyer's Protection & Extended Warranty
- Travel and Entertainment Discount Membership (*Registration/Activation Required*)
- Health Discount Savings (*Registration/Activation Required*)
- Shopping Rewards (*Registration/Activation Required*)

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## **Interest Bearing Accounts Money Market & Savings**

### **Prestige Checking –**

- 50+ years or to qualify for the account
- No minimum balance
- Earns Interest – CHECK RATE SHEET for current rate/APY
- No Service Charge
- Unlimited Deposits/withdrawals
- Free Prestige Club Checks – limit 2 boxes per order
- Cashier's checks & money orders ½ price

**Money Market Account** – best suited as a savings product for individuals who maintain an average balance of \$2,000.00 or more and do not write many checks on their account, but want easy access in case of emergency.

- \$2,000.00 minimum balance required to open this account
- \$7.00 monthly maintenance fee if the average daily balance drops below \$2,000.00
- If the average daily balance falls below \$2,000.00, there is no interest paid
- Interest paid on a tiered balance structure based upon the daily balance CHECK RATE SHEET for current tiers and rate/APY:

### **First Savings –**

- Earns Interest – CHECK RATE SHEET for current rate/APY
- \$7.00 quarterly service charge if the daily balance falls below \$10.00

### **Ninja Savings – 18 and under**

- Earns Interest – CHECK RATE SHEET for current rate/APY
- \$2,500.00 balance or less = Special Rate/APY\*
- For balances greater than \$2,500.00 – rate is the same as First Savings Account Rate\*.
- If maintain an Active Student Account/Spring Checking in Addition to a Ninja Savings – receive and additional Interest Rate Benefit – \*CHECK RATE SHEET for Current rate/APY

## **Certificates of Deposit**

Our Certificates of Deposit offer highly competitive interest rates on a fixed dollar investment. You can choose from a wide range of terms, from 30 days to 5 years (see local rate sheets for market current offerings).

## **Individual Retirement Accounts**

Dayspring Bank offers you a variety of products to invest your money over the long term. With a Dayspring Bank Individual Retirement Account (IRA), you can choose to invest in a certificate of deposit with a fixed term or a variable savings account.

- Traditional IRA's
- Roth IRA's
  - See IRA Specialist for more information

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## **Health Savings Accounts**

Dayspring Bank's Health Savings Account (HSA) is our solution designed to meet your HSA needs in a way that allows you to get on with managing your healthcare dollars. They are designed to work in conjunction with qualified high-deductible health plans. A great way to save for health care expenses, with the added benefit of excellent tax savings.

- Competitive interest rate paid on this account
- High Deductible Health plan required to qualify
- Minimum balance \$100.00 to avoid \$7.00 service charge
  - Health Plan Contribution Limits change annually – see Customer Representative for additional information

## Business Accounts

### Basic Business Checking - For the small business owner

- \$7.50 monthly service charge
- \$100.00 Minimum to open
- Unlimited Deposits
- Service Charge will be *credited back* if the customer maintains an average \$5,000.00 deposit balance or has a loan relationship greater than \$25,000.00
- \$0.15 for every check/debit posted in excess of 50 per month
- First statement cycle service charge waived

### Small Business Checking

- \$100.00 Minimum to open
- \$100.00 Minimum balance to avoid \$7.50 service charge
- Unlimited Deposits
- 200 Checks/Debits free
- .15 cent fee per transaction over 200
- First statement cycle service charge waived

### Business Money Market

- \$2,000.00 Minimum to Open
- \$2,000.00 minimum balance to avoid \$7.00 Service Charge
- Offers different interest rate for different tiers
- CHECK RATE SHEET for current rate/APY
- Unlimited Deposits

### NOW Checking (available only to sole proprietor, Informal Partnership, Non-Profits, IOLTA's and Personal Trust)

- \$7.00 monthly service charge if minimum daily balance drops below \$1,000.00
- CHECK RATE SHEET for current rate/APY
- Unlimited Deposits & Withdrawals
- Monthly service charge is credited back if a \$25,000.00 average deposit or loan relationship is Maintained

### Business First Savings

- CHECK RATE SHEET for current rate/APY
- \$10.00 minimum balance to avoid \$7.00 service charge

### Business Analysis Account – This account is designed for high transaction business accounts. Companies are given an earnings credit for their available funds to offset their service charge.

- See Customer Service Representative for more details

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### **Additional Account Services Available for Qualified Business Accounts:**

#### **Business Online**

- **Application & Approval required for this service**
- **Established Business Checking Account Required**
- Business has ability to process Deposits Electronically (ACH and Remote Deposit)
- Initial Set up Fee \$50.00
- Fee per Token \$25.00
- RDC refundable deposit \$250.00
- Monthly RDC Processing Fee \$20.00
- ACH Origination Fee \$35.00 per month
- Positive Pay Monthly Fee (Includes 1 Account) \$30.00, +\$10.00 for each additional account
- See Business Online Customer Service Representative for more details