

Our Locations

BAGLEY ATM

22 First Street NE
P.O. Box 340
Bagley, MN 56621
P: 218.694.6153
F: 218.694.6154

BENSON

1329 Pacific Avenue
P.O. Box 345
Benson, MN 56215
P: 320.843.3330
F: 320.843.2959

BAUDETTE ATM

109 Main Street W
P.O. Box 698
Baudette, MN 56623
P: 218.634.1204
F: 218.634.2207

BIG LAKE ATM

240 Jefferson Boulevard
P.O. Box 650
Big Lake, MN 55309
P: 763.262.2265
F: 763.263.0418

BAXTER ATM

14540 Dellwood Drive
P.O. Box 2947
Baxter, MN 56425
P: 218.824.8400
F: 218.316.3796

CROSSLAKE ATM

36139 County Road 66
P.O. Box 899
Crosslake, MN 56442
P: 218.692.6663
F: 218.692.6665

BEMIDJI—

DOWNTOWN ATM

214 5th Street NW
P.O. Box 458
Bemidji, MN 56619
P: 218.751.5120
F: 218.751.0355

MONTICELLO ATM

1421 7th Street E
Monticello, MN 55362
P: 763.295.2265
F: 763.295.2355

MORRIS ATM

532 Atlantic Avenue
P.O. Box 656
Morris, MN 56267
P: 320.589.3454
F: 320.589.1225

BEMIDJI—PAUL

BUNYAN DRIVE ATM

1260 Paul Bunyan
Drive NW
P.O. Box 458
Bemidji, MN 56619
P: 218.751.8610
F: 218.751.9706

TOLL-FREE PHONE

888.751.5120

24-HOUR BANKLINE

800.749.9606

ONLINE

RiverWoodBank.com

Personal BANKING



RiverWoodBank.com

MEMBER FDIC



PERSONAL SAVINGS ACCOUNTS & CERTIFICATES OF DEPOSIT (CDs)

	STATEMENT <i>Savings</i>	MONEY MARKET <i>Savings</i>	HIGH YIELD MONEY MARKET <i>Savings</i>	CERTIFICATE OF DEPOSIT
Minimum Balance	\$100 daily ledger balance	\$2,500 daily ledger balance	\$25,000 daily ledger balance Must have checking account at RiverWood Bank	\$500
Maintenance Fees	\$2.00 monthly if minimum balance not maintained	\$20.00 monthly if minimum balance not maintained	\$30.00 monthly if minimum balance not maintained	None
Interest Bearing	Earns daily interest Paid quarterly	Earns daily interest Paid monthly	Earns daily interest Paid monthly	Earns daily interest with interest paid based on term
Statements	Quarterly	Monthly	Monthly	N/A
Withdrawals	Unlimited withdrawals by mail, in person or ATM Up to 6 preauthorized transfers per month ¹	Six free withdrawals per month. \$2.00 each thereafter Up to 6 preauthorized transfers per month ¹	Six free withdrawals per month. \$2.00 each thereafter Up to 6 preauthorized transfers per month ¹	Penalties apply if funds are withdrawn prior to the stated maturity date
Additional Benefits	No monthly service fee and no minimum balance required if under 18 years of age.	Reward Checking customers qualify for Reward Money Market Savings bonus rate. ²	Must have a RiverWood Bank checking account to qualify.	Bonus rates for Reward Checking customers on new certificates. ³

ALL SAVINGS AND MONEY MARKET ACCOUNTS INCLUDE:

Free eStatements.
Free combined monthly statements.
Free debit card (subject to qualifications).
Free ATM transactions at RiverWood Bank and all MoneyPass locations.
Free online banking at RiverWoodBank.com.

- 1 Preauthorized withdrawals or transfers are limited to a combined total of six per account cycle.
- 2 Bonus rates cannot be combined with other special offers. Must open Reward Money Market Account to obtain Reward Money Market rates.
- 3 Bonus rate does not apply to CD specials.



Banking with us is easy and convenient. We are here to support you in reaching your financial goals.

A \$100 minimum opening deposit is required for all checking accounts.

For your convenience, all RiverWood Bank personal accounts provide:

- **UNLIMITED** Check Writing Privileges
- **FREE** Check Images with eStatements
- **FREE** Debit Cards
- **FREE** eStatements
- **FREE** Mobile Banking
- **FREE** Mobile Deposit
- **FREE** Online Banking
- **FREE** Online Bill Pay
- **FREE** Transactions at RiverWood Bank ATMs and all MoneyPass ATMs
- **Overdraft Protection** (subject to qualification)

RiverWoodBank.com

ARE YOU **50 YEARS OLD** OR BETTER?
You may be eligible for membership in the RiverWood 50 Plus Club which offers:

- Additional banking benefits
- Educational programs
- Fun and fellowship
- Special trips and events

ASK YOUR BANKER TODAY!

PERSONAL CHECKING ACCOUNTS

	EASY <i>Checking</i>	STUDENT <i>Checking</i>	INTEREST <i>Checking</i>	ELITE <i>Checking</i>	ELITE 50 <i>Checking</i>	REWARD <i>Checking</i>
Minimum Balance	None	None, must be enrolled in, or attending, a post-secondary school	\$500 daily ledger balance	\$5,000 combined deposit balances ¹	None, must be 50 years old or better	\$25,000 combined deposit and loan balances ²
Interest Bearing	No	No	Yes	Yes	Yes	Yes
Maintenance Fees	None	None	\$7.50 monthly if minimum balance not maintained	\$10.00 monthly if minimum balance not maintained	None	\$20.00 monthly if minimum balance not maintained
Paper Statement Fee	\$2.00 monthly waived with eStatement enrollment	\$2.00 monthly waived with eStatement enrollment	\$2.00 monthly waived with eStatement enrollment	None	None	None
Additional Benefits		Eligible for a no monthly service fee and no minimum balance Statement Savings account		FREE RiverWood checks or \$5.00 discount on other designs ³	FREE RiverWood checks or \$5.00 discount on other designs ³	<ul style="list-style-type: none"> • FREE RiverWood checks or \$5.00 discount on other designs³ • FREE cashier's checks and personal money orders • Bonus rates on Money Market Account and new CD accounts⁴ • Interest rate discount on personal and home equity loans/lines⁴ • Closing cost discount on new home equity loans/lines and first mortgage primary residence loan⁵ • Discount on safe deposit box fee⁶

¹ Combined daily ledger balances in checking, savings, and certificates of deposit at RiverWood Bank.

² Combined daily ledger balances in checking, savings, certificate accounts and/or outstanding balances on personal loans and lines of credit at RiverWood Bank.

³ Limitations may apply.

⁴ Bonus rates and discounts cannot be combined with other special offers. Must open Reward Money Market to obtain Reward Money Market rates. Certificate bonus applies to new certificates of deposit.

⁵ Closing cost discount offer may vary. See banker for details. Cannot be used in combination with other discounts. Loans subject to qualification.

⁶ Subject to availability.