

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

Business BANKING



RiverWoodBank.com

MEMBER FDIC



BUSINESS SAVINGS ACCOUNTS & CERTIFICATES OF DEPOSIT (CDs)

	BUSINESS STATEMENT <i>Savings</i>	BUSINESS MONEY MARKET <i>Savings</i>	BUSINESS 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	\$10.00 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	Yes	Yes	Earns daily interest Paid monthly	Earns daily interest with interest paid based on term
Statements	Quarterly	Monthly	Monthly	N/A
Withdrawals	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	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 \$2.00 each thereafter Up to 6 preauthorized transfers per month ¹	Penalties apply if funds are withdrawn prior to the stated maturity date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			Must have a RiverWood Bank checking account to qualify.	

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.



RiverWood Bank strives to provide you and your business with the best customer service, knowledge and experience. We are your partner in supporting your business goals.

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

For your convenience, all RiverWood Bank business accounts provide:

- **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)
- **Optional Business Banking Online**
(fees may apply)
- **Uncollected Funds Fee applies to all Business Checking Accounts.**

RiverWoodBank.com

BUSINESS CHECKING ACCOUNTS

	EASY BUSINESS <i>Checking</i>	SMALL BUSINESS <i>Checking</i>	SMALL BUSINESS INTEREST <i>Checking</i>	ANALYZED BUSINESS <i>Checking</i>
Minimum Balance	None	\$2,500 daily collected, or \$5,000 average collected balance	None	None
Maintenance Fees	None	\$5.00 monthly if minimum balance not maintained	\$5.00 monthly	\$10.00 monthly
Interest or Earnings Credit	N/A	N/A	Interest paid on collected balance	Earnings credit applies. See banker for details.
Paper Statement Fee	\$2.00 monthly, waived with eStatement enrollment	None	None	None
Transactions Included	50 combined debit and deposited items	150 combined debit and deposited items	150 combined debit and deposited items	Per item charges apply. See banker for details.
Transactions Over Limit	\$.25 for items over 50	\$.25 for items over 150	\$.25 for items over 150	N/A

ADDITIONAL BUSINESS BANKING PRODUCTS & SERVICES

Online Banking

View account information and transfer funds without leaving the office.

Bill Pay

Pay your bills anytime, from anywhere. With the simple click of a mouse, monthly bills can be paid in a matter of minutes.

Business Banking Online

Controlling your company's finances has never been easier! Our online solutions for cash management are designed exclusively for our business clients.

Remote Deposit

Scan and deposit checks electronically from your desktop! It's the most efficient way to turn check deposits into cash in your account.

Merchant Processing

Innovative credit and debit card processing solutions for your business.

Business Credit Cards

Choose credit cards that benefit your business. Ask a banker today.

Business Loans

We offer a variety of loans to fit your specific business needs, including:

- Agriculture Loans
- Construction Loans
- Equipment Loans
- Lines of Credit
- Real Estate Loans
- Small Business
- Working Capital