

## Personal Products & Services

### Additional Products & Services

Visit with a Retail Banker for more details about any of our products:

- Free Online Banking & Mobile App
- Bill Pay
- Debit Cards
- Wire Transfers
- Cashiers Checks & Money Orders
- Safe Deposit Boxes
- Notary Service

### Insurance Solutions\*

MBT Insurance is a full-service, independent agency offering a complete line of insurance products with multiple companies to meet your individual needs. Our offices are located in Clear Lake, Forest City, and Lake Mills, with appointments available in Austin, Blooming Prairie, Dodge Center, Hayfield, Mantorville and Rochester.

\*Insurance products & services are not insured by FDIC or any other government agency, not bank guaranteed, not bank deposits or obligations, and may lose value.

### Investment Opportunities\*\*

MBT Investments is a full service financial center offering:

- SEP's
- IRA's
- Profit Sharing
- Life Insurance
- Annuities
- Pension Rollovers
- Tax-Deferred Investments
- Estate Planning
- Mutual Funds
- 401(k) Plans
- Stocks
- Bonds
- Brokered CD's

\*\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. MBT Bank and MBT Investments are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MBT Investments and may also be employees of MBT Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, MBT Bank or MBT Investments. Securities and insurance offered through LPL or its affiliates are:

Not insured by FDIC or Any Other Government Agency | Not Bank Guaranteed | Not Bank Deposits or Obligations | May Lose Value



### Iowa Locations:

**Clear Lake**  
641-357-6161

**Forest City**  
641-585-2825

**Lake Mills**  
641-592-0041



### Minnesota Locations:

**Austin**  
507-437-3253

**Blooming Prairie**  
507-583-6688

**Dodge Center**  
507-374-6090

**Hayfield**  
507-477-2212

**Mantorville**  
507-635-2481

**Rochester**  
507-226-8460

MEMBER  
FDIC

## CONTACT US

[www.mbtbank.bank](http://www.mbtbank.bank)  
(800) 872-5630

Follow us on Facebook: @MBTBank



# MBT Bank

## Personal Savings Accounts



Where will you GO with MBT?



# Savings Accounts *for every lifestyle.*

## Savings

**\$25 Minimum Opening Balance**

**\$3 Minimum Balance Charge**

If balance falls below \$100

- Interest compounded and credited monthly
- 6 free withdrawals per month
- \$6 per excessive withdrawal charge
- \$5 monthly paper statement fee, waived with eStatements

## Kid's Club Savings

Age 13 and under

**\$25 Minimum Opening Balance**

**\$3 Minimum Balance Fee**

If daily balance falls below \$25

## Health Savings Accounts

**\$25 Minimum Opening Balance**

**Tiered Rates for Larger Balances**

- Must have a qualifying high deductible health plan
- Interest compounded and credited monthly
- Monthly statements
- \$20 annual fee

## IntraFi Network Deposits

**\$100,000 Minimum Opening Balance**

**Tiered Rates for Larger Balances**

- For additional FDIC coverage
- Ask a Retail Banker for more details

## Money Market

**\$25 Minimum Opening Balance**

**\$10 Minimum Balance Charge**

If balance falls below \$2,500

**Tiered Rates for Larger Balances**

- Interest compounded and credited monthly
- 6 free withdrawals per month
- \$6 per excessive withdrawal charge
- \$5 monthly paper statement fee, waived with eStatements

## High Performance Savings

**\$25 Minimum Opening Balance**

**\$10 Minimum Balance Charge**

If balance falls below \$1,000

**Tiered Rates for Larger Balances**

- Interest compounded and credited monthly
- 6 free withdrawals per month
- \$6 per excessive withdrawal charge
- \$5 monthly paper statement fee, waived with eStatements

## CD's

**\$5,000 Minimum Opening Balance | Tiered Rates for Larger Balances**

- CD term options available from 6 to 60 Months
- Interest compounded and credited semi-annually or at time of maturity

## Savers CD

**\$25 Minimum Opening Balance**

**Tiered Rates for Larger Balances**

- Add-on CD product with a low opening deposit
- Available in two terms
- Interest compounded and credited semi-annually or at time of maturity

## IRA CD's

**\$50 Minimum Opening Balance**

**Tiered Rates for Larger Balances**

- CD term options available from 12 to 36 months
- Interest compounded and credited semi-annually or at time of maturity

We can help you make the most of your money! See a Retail Banker today for our current interest rates and rate tiers.