

# Golden Oak Club

The Golden Oak Club is a prestigious club that offers exceptional banking services and special benefits. Any valued customer of Polk County Bank who is 50 years of age or better and meets the qualifications may join the club.

The Club is widely recognized in the community as the go-to destination for travel, seminars, lunches, and activities.

Club members take advantage of scenic trips to New York, New England, San Francisco, Chicago, Kansas City, St. Louis, and more. The advantage of traveling with the Golden Oak Club is that every detail is taken care of for you. Your role is to enjoy yourself and to experience all the fun, food, and festivities of the exciting destinations.

So join the Club. Pack your bags. There is an exciting Golden Oak Club travel opportunity or luncheon calling your name.

## **Talk to a local customer service representative**

Golden Oak Club members are treated with special attention that begins by the way we say hello. Every time you call PCB, you'll talk to a local customer service representative without dialing an eight hundred number or going through lengthy telephone prompts. That means you'll talk to a person you know right away. Local, personal service...it's why we are here.

## JOHNSTON BANKING HOURS

### LOBBY

Monday-Thursday 8:30 a.m.-4:30 p.m.  
Friday 8:30 a.m.-6 p.m.  
Saturday 8:30 a.m.-Noon

### DRIVE-UP

Monday-Friday 7:30 a.m.-6 p.m.  
Saturday 7:30 a.m.-Noon

5601 Merle Hay Road, PO Box 200 Johnston, IA 50131  
PHONE 515.278.6300 FAX 515.278.6644

## URBANDALE BANKING HOURS

### LOBBY

Monday-Thursday 8:30 a.m.-4:30 p.m.  
Friday 8:30 a.m.-6 p.m.  
Saturday 8:30 a.m.-Noon

### DRIVE-UP

Monday-Friday 7:30 a.m.-6 p.m.  
Saturday 7:30 a.m.-Noon

4501 NW Urbandale Dr., PO Box 3810 Urbandale, IA 50323  
PHONE 515.276.2900 FAX 515.334.4344

**Coming soon to 73rd & Hickman in Urbandale**

## POLK CITY BANKING HOURS

### LOBBY

Monday-Thursday 9 a.m.-4:30 p.m.  
Friday 9 a.m.-6 p.m.  
Saturday 9 a.m.-Noon

### DRIVE-UP

Monday-Thursday 8 a.m.-6 p.m.  
Saturday 8 a.m.-Noon

205 Broadway, PO Box 79 Polk City, IA 50226  
PHONE 515.984.6211 FAX 515.984.6986



# POLK COUNTY BANK

POLK CITY • JOHNSTON • URBANDALE

[www.polkcountybank.com](http://www.polkcountybank.com)

# Golden Oak Club

A PREMIER MEMBERSHIP CLUB OFFERING EXCLUSIVE BENEFITS FOR CUSTOMERS 50 YEARS OR BETTER



## POLK COUNTY BANK

A TRADITION OF TRUST SINCE 1903

POLK CITY • JOHNSTON • URBANDALE

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# How to Join

## Membership into the Golden Oak Club is easy. To qualify you must:

- Open or have an existing Polk County Bank checking account
- Maintain a combined balance that equals \$1,500 in any Polk County Bank checking or savings account
- Be 50 years of age or better
- Enjoy optimal service and the opportunity to meet new friends and to go exciting places!
- Customers who use a joint checking account may qualify if either customer is 50 years or better

# Member Benefits

In addition to a cornucopia of interesting trips, lunches, and activities, the Golden Oak Club offers their members extraordinary value that begins with these benefits:

### Free Checking Account

Your Golden Oak Club checking account is a real value. Not only are your Club checks free, there is NO monthly service fee.

### Bonus Rate on Certificate of Deposit

As a Club member, you'll earn more interest over longer periods of time. A bonus can be paid on CDs that have maturities of 18 months or longer.

### NO Fee Golden Oak Bonus-Banking Services

The following bonus-banking services are provided to Golden Oak Club members.

Cashiers Checks – *No Fee*  
Notary Services – *No Fee*  
Local Fax Services – *No Fee*

### Discounted Banking Services

Do you need to stop payment on a check? Not a problem. As a Golden Oak Club member the stop payment fee is reduced to \$15.

In addition to the stop payment fee reduction, Polk County Bank is pleased to offer Club members a 3 x 5 safe deposit box free for one year or discounted larger size for one year.

### ATM Debit Card

Our Polk County Bank card gives you a faster way to access funds at any ATM or with your debit card. Use it worldwide wherever VISA® is accepted, or at any convenient SHAZAM® ATM machine.

### Privileged Status Network

Polk County Bank is a member of the Privileged Status Network, which means you can avoid surcharge fees throughout Iowa and the country. Privileged Status is a program developed by the SHAZAM network to help community financial institutions provide their customers with surcharge-free ATM locations.

Look for the Privileged Status logo shown here. You can search online for a Privileged Status ATM in a specific area using the Privileged Status ATM Locator.



### 24-hour Banking at Your Fingertips

Do you need to see if a check has cleared or a deposit has been processed? There are two ways to stay up-to-the-minute on your account activity.

- [www.polkcountybank.com](http://www.polkcountybank.com)
- **1.800.411.9331** for Telebank 24, an automated telephone system

### Overdraft Protection\*

No one enjoys the anxiety of worrying about bouncing a check. That is why each Golden Oak Club member is setup with overdraft protection.\* You can choose to protect yourself by automatically debiting your savings account or using our Instant Reserve Loan system. Ask a personal banker which system is right for you.

\*Overdraft protection is available for customers who meet credit qualifications.