

## Golden Oak Club

Customers who are 50 years of age or better with a qualifying balance can enjoy the benefits of the Golden Oak Club.

- Free checking
- Free cashiers checks
- Free club checks
- Bonus CD rates
- Free travelers checks
- Check guarantee

## Kid's Club

If you are under the age of 16, mom or dad can open a savings account for you.\* Learn all about earning interest plus you'll have your very own passbook account.

\*An adult must accompany a child to open this account.

## A Full Range of Services

You may know that Polk County Bank is a community bank. Did you know we offer a complete range of financial services? We can finance your mortgage, get your business started or setup a checking account. With all of these financial services under one roof, you won't think of banking anywhere else.

|                                    |                                   |
|------------------------------------|-----------------------------------|
| ACH Services                       | Internet Banking                  |
| Account Reconciliation             | IRA                               |
| Account Research                   | Money Market Account              |
| ATM Services                       | Notary Services                   |
| Bank-by-Mail                       | Visa® Credit Card                 |
| Bill Pay                           | Payroll Direct Deposit            |
| Cashiers Check                     | Personal Loans                    |
| Certificate of Deposit             | Photocopy Services                |
| Checking Accounts                  | Real Estate Loans                 |
| Direct Deposits                    | Safe Deposit Boxes                |
| Drive-up Banking                   | Travelers Checks                  |
| Fax Services                       | Personal/Business Visa Debit Card |
| Federal Tax Deposits               | Wire Transfers                    |
| Home Equity Line of Credit         | 24-Hour Night Depository          |
| Home Equity Loans/Home Improvement | 24-Hour Telebank                  |

### 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

### 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)



**POLK COUNTY BANK**  
 A TRADITION OF TRUST SINCE 1903

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## TeleBank 1.800.411.9331

With TeleBank, your account information is a phone call away, 24-hours a day, seven days a week. TeleBank is as mobile as you are. Use TeleBank by phone when you traveling, are away at school, or on the road. Best of all its FREE!

## Internet Banking PCBank 24 at [www.polkcountybank.com](http://www.polkcountybank.com)

Another convenient way to access your account 24-hours a day is PCBank 24. Using your home or personal computer, you can check account balances, deposit information, transfer funds, or pay your bills instantly. A Polk County Bank Personal Banker can show you how!

## Bill Pay

Bill Pay is the fastest way to pay your bills. Now you can pay your bills when you want – right from your computer. Plus, Bill Pay lets you set up recurring payments automatically and schedule payments in advance. It's that simple. A Personal Banker can show you how.

## ATM Access Card

Bank on the go! The convenient way to bank anywhere you are!

- No annual fee
- No transaction charges
- Unlimited usage
- \$200 cash withdrawal limit per day

## Shazam® Check Visa® Card

Enjoy the combined benefit of a debit and credit card all in one.

- No annual fee
- No transaction charges
- \$500 cash withdrawal limit per day on debit
- \$1,000 cash withdrawal limit per day on credit
- Option to personalize with a photograph

## Overdraft Protection

For customers who need added protection, Instant Reserve may be right for you. Amounts of \$250 are automatically transferred into your account, as you need it. Amounts of \$250 to \$5,000 can be placed as a reserve protection behind your PCB checking account.\*

\*All ATM & Check Cards, Lines of Credit, Loans & Reserve Checking are subject to credit qualifications.

## Personal Checking Accounts

|                                | PCB VALUE CHECKING | NOW ACCOUNT  | GOLDEN OAK CLUB  |
|--------------------------------|--------------------|--|--|
| <b>Minimum to Open</b>         | \$100              | \$1,000  | \$100  |
| <b>Monthly Minimum Balance</b> | None               | Maintain a \$1,000 minimum balance to avoid monthly maintenance fees | Maintain \$1,500 in a checking or savings account or \$5,000 in a CD |
| <b>Monthly Maintenance Fee</b> | None               | \$6 per month + \$.25 per check or debit if below minimum balance    | None   |
| <b>Interest</b>                | None               | Interest paid monthly  | On interest bearing accounts   |
| <b>Statements</b>              | Monthly statements | Monthly statements & checks returned                                 | Monthly statements & checks returned                                 |
| <b>Unlimited Check Writing</b> | Yes                | Yes  | Yes  |
| <b>Transaction Fees</b>        | None               | None   | None   |
| <b>24-Hour TeleBank</b>        | Yes                | Yes  | Yes  |
| <b>PCBank 24</b>               | Yes                | Yes  | Yes  |
| <b>Bill Pay</b>                | Yes                | Yes  | Yes  |

## Personal Savings Accounts

|                                | SAVINGS   | MONEY MARKET   | KID'S CLUB   |
|--------------------------------|---|--|--|
| <b>Minimum to Open</b>         | \$200   | \$1,000  | \$5  |
| <b>Monthly Minimum Balance</b> | \$200 to earn interest  | Maintain a \$1,000 minimum balance   | Maintain a \$5 minimum balance to earn interest                  |
| <b>Monthly Maintenance Fee</b> | None  | \$15 per month if below minimum balance  | None   |
| <b>Interest</b>                | Variable Interest Rate  | Variable Interest Rate paid monthly. No interest paid for days below minimum balance | Variable Interest Rate   |
| <b>Transactions</b>            | 4 free debit/withdrawals per month. Over 4 debits \$1 each item | 6 Free withdrawals per month (no more than 3 by check) \$8 each additional           | 4 free debit/withdrawals per month. Over 4 debits \$1 each item. |
| <b>Statements</b>              | Semi-Annual or monthly for ATM                                  | Monthly statements & checks returned   | Semi-Annual  |
| <b>24-Hour TeleBank</b>        | Yes   | Yes  | Yes  |
| <b>PCBank 24</b>               | Yes   | Yes  | Yes  |