



PRODUCTS & SERVICES GUIDE

Count on Us!

IT'S TIME TO GET REWARDED FOR THE WAY YOU BANK!



SIMPLE CASH BACK CHECKING

A simple, worry-free account that rewards debit card usage.

- No minimum balance
 - \$25 minimum opening deposit
- No monthly fees
- Free debit card
- Free online statements
- Earn \$0.10 Cash Back with each debit card purchase
 - Up to \$5 per statement cycle, per account

It's just that simple! There are no monthly fees on this account.

Paper statements are available for \$3 per month.



INTEREST REWARDS CHECKING

An interest-bearing account that pays a higher interest rate for banking electronically.

- No minimum balance
 - \$25 minimum opening deposit
- No monthly fees
- Free debit card
- Free online statements
- Higher interest rates on balances up to \$15,000 during each statement cycle when you meet the following criteria:
 - One direct deposit OR one automatic withdrawal AND
 - 25 debit card purchases

If electronic banking criteria is not met, balances will earn at the Interest Rewards Base Rate. Balances above \$15,000 will earn at the Interest Rewards Market rate.

Paper statements available for \$3 per month.



PREMIER CHECKING

A traditional interest-bearing account that rewards you for your balance. Interest rates are tiered, so as your balance grows, your rate also increases.

- Minimum balance of \$2,500 or \$5,000 average daily balance
 - \$25 minimum opening deposit
- Discounted checks - \$10 discount per order
- Free debit card
- Free online or paper statements
- Tiered interest rates on all balances
 - Current interest rates available at www.boonebankiowa.com, or by calling or stopping by either of our branch locations

There are no fees as long as the minimum balance is met. If the balance falls below \$2,500 anytime during the statement cycle or does not have a \$5,000 average daily balance, a \$10 maintenance fee will be assessed each statement cycle.



RELATIONSHIP PERKS

Enjoy more benefits when you have a Relationship Checking account and qualifying deposits greater than \$50,000.

The primary owner on each Relationship Checking account will receive additional Relationship Perks when combined balances on accounts they own (Checking, Savings, CD's, IRA's, and HSA's) is \$50,000 or more.

- Minimum balance maintenance fee waived for Premier Checking Accounts
- 2 free standard orders of wallet or duplicate checks per relationship, per year
- Free cashier's checks
- Free 3x5 safe deposit box or equivalent credit given toward a larger size box (must have automatic payment)
- ATM surcharge refund (up to \$20 per statement cycle)
- No fee for foreign currency



SAVINGS

A traditional account that is perfect for all your savings and emergency needs. Your money will be earning interest while you enjoy a peace of mind.

- \$100 minimum opening deposit
- Competitive interest earned on balances of \$100 or more
- No monthly service charge assessed by maintaining a \$100 minimum balance*
- No withdrawal fee on first four withdrawals; \$1 per withdrawal after four
- Children under 18 are exempt from all fees with only \$50 opening deposit

***If balance falls below \$100 during a monthly payment cycle, a \$5 monthly service charge will be assessed**



HIFI MONEY MARKET

Our money market account is an excellent way for you to keep your funds liquid while earning a rate of return for a short term investment.

- \$2,500 minimum opening deposit
- No monthly service charge assessed by maintaining a \$2,500 minimum balance*
- Competitive interest rates tiered to reward higher balances
- Limited check writing**

***If balance falls below \$2,500 during a monthly payment cycle, a \$10 monthly service charge will be assessed**

****After three third party transactions, a \$5 fee will be assessed per transaction**

ADDITIONAL BANKING OPTIONS

Health Savings Accounts (HSA)
Individual Retirement Accounts (IRA)
Certificates of Deposit (CD)

CARDS

Credit Card
Debit Card

IDENTITY THEFT PROTECTION

ID Theftsmart[™]
Restoration

NIGHT DEPOSITORY

Convenient night depositories located at both of our branches

SAFE DEPOSIT BOXES

Deposit Box Size	Annual Cost
3x5	\$20.00
4x5	\$25.00
5x5	\$30.00
3x10	\$40.00
5x10	\$55.00
10x10	\$75.00

Safe Deposit Box Late
Payment Fee (monthly) - \$10.00

Safe Deposit
Replacement Key - \$35.00

Safe Deposit Drilling Fee -
\$25.00 + Cost

Safe Deposit Box contents
are not FDIC Insured

ONLINE BANKING

View balances and transactions

Make transfers

Set up email alerts

View check images

Online Bill Pay

Online Statements

Money Management™

Turbo Tax®

Purchase Rewards

MOBILE BANKING

View balances

Make transfers

Pay bills

Find branch and ATM locations

Mobile deposit checks

MOBILE WALLETS

ADD YOUR DEBIT CARD TO YOUR MOBILE WALLET FOR A CONVENIENT WAY TO PAY

Apple Pay®

Google Pay™

Samsung Pay®

ADDITIONAL ACCESS OPTIONS

Telephone Banking - Call (515) 236-3261

Text Banking - Text 454545 to request information

BUSINESS BANKING



CERTIFICATES OF DEPOSIT

- A variety of terms and interest payments are available
- Substantial penalty for early withdrawal



COMPLETE BUSINESS CHECKING

- This account is for business customers
- No minimum opening deposit
- No minimum balance required
- Interest tiered and paid on collected balances of \$5,000 or more
- An \$8 service charge will be assessed, plus \$0.15 per debit and \$0.10 per check deposited.
- Each month, account may be charged a negative collected balance added to the service charge due
- Check images included with statement



BUSINESS ALL-IN-ONE CHECKING

- This account is for qualifying businesses, such as sole proprietors and non-profit organizations
- \$100 minimum opening deposit
- No monthly service charge by maintaining a \$100 minimum balance*
- Interest tiered and paid on collected balances of \$500 or more
- Unlimited transactions
- Check images included with statement

***If balance falls below \$100, a \$6 service charge will be assessed**



BUSINESS ANALYSIS

- This account is for corporate business customers
- No minimum opening deposit
- No minimum balance required
- This account will have a service charge of \$2.50, plus \$0.15 per debit and \$0.10 per non-Boone Bank & Trust Co. check deposited
- Each month, account may be receiving a credit for collected balances and a charge for negative balances. This earnings credit can only be applied to reduce or eliminate the service charge
- Check images included with statement



BUSINESS HIFI MONEY MARKET

- \$5,000 minimum opening deposit
- No monthly service charge assessed by maintaining a \$5,000 minimum balance*
- Competitive interest rates tiered to reward higher balances
- Limited check writing**

***If balance falls below \$5,000 during monthly payment cycle, a \$10 monthly service charge will be assessed**

****After three third party transactions, a \$5 fee will be assessed per transaction**



SPECIALTY SERVICES CHECKING

This account is for qualifying groups and nonprofit organizations, such as, Nonprofits, Clubs/Associations, Conservatorships, Estates, Fraternities/Sororities, Memorials, and Rep Payees

- No minimum balance is required
- No monthly service charge or per items fees
- Check images included with monthly statements

BUSINESS CARDS

Business Credit Card
Business Debit Card

BUSINESS ONLINE BANKING

View balances and transactions

Make transfers

Set up email alerts

View check images

Reconcile your accounts without waiting for monthly statements

COMMERICAL CASH MANAGEMENT

ACCOUNT INFORMATION

View balance and transfer funds

Automatic email alerts

Export transactions spreadsheet

Generate customized reports

ACH CAPABILITIES

Pay employees and vendors electronically

Receive payments from customers electronically

**Concentrate funds from external bank accounts
to internal bank accounts**

Generate electronic tax payments

CONVENIENCE

**Reorder checks, email customer service requests, pay bills,
initiate wire transfers, and place stop payments**

Request copies of cancelled checks or deposit slips

MERCHANT CARD PROCESSING

- Provide better customer service**
- Deposits are next day presentments for greater cash flow**
- Free on-site installation and training**
- Low monthly fees**
- Cost plus pricing**

CLOVER POINT-OF-SALE SYSTEMS

- Clover[®] offers convenient solutions to your card processing and business management needs
- Easily accept payments, streamline processes, and drive sales
- All-in-one point-of-sale platform and business management solution
- Accept credit, debit, and digital wallet payments from your customers (including Apple Pay[®], Google Pay[™], and Samsung Pay[®])
- Choose from a variety of POS devices to take payments practically anywhere: in-person, curbside, tableside, by phone, or online
- Get access to apps to help you track sales, manage time sheets and payroll, send invoices, manage inventory, and more
- Create customer loyalty programs and issue physical and digital gift cards
- Receive installation and support from a local Clover representative

REMOTE DEPOSIT CAPTURE

- Make deposits electronically from your office**
- Run reports**
- Print check images**

MORTGAGE LOANS

HOME PURCHASE

Buying a home can be one of the most exciting times in your life. Boone Bank & Trust Co. will help you find the right financing package to fit your needs. We offer: free pre-qualification, quick loan decisions, local underwriting, and low closing costs.

FIXED-RATE MORTGAGE

Do you have plans to stay in your new home for more than five years? To ensure your principal and interest payments will not increase over time, a Fixed Rate Mortgage may be an option for you.

ADJUSTABLE RATE MORTGAGES

If you expect to be in a home for less than five years, or you expect that mortgage rates will decline over time, you may wish to choose an Adjustable Rate Mortgage, with monthly payments that could be lower than fixed-rate mortgages for the first few years.

FIRST TIME HOMEBUYERS PROGRAM

Boone Bank & Trust Co. offers a terrific program for first-time homebuyers. Along with the loan options, first time homebuyers may qualify for grants that could be used for loan costs and down payments.

REFINANCE

Tap into the value of your home and put the money to work for you. Refinancing your mortgage at a lower rate can let you utilize some of your home's accumulated cash value without increasing your monthly payments.

If you're like many homeowners, you may discover that you can significantly lower your monthly payments by refinancing. Or perhaps you would prefer to shorten the term of your mortgage and build equity in your home more rapidly. By taking out a 15-year loan instead of a 30-year loan, you'll pay more in monthly payments but you'll save money over time by paying less interest.

NEW CONSTRUCTION

Building your own home requires many important decisions. Make your decision about how to finance the venture an easy one - turn to Boone Bank & Trust Co. Our construction financing is a comprehensive service, but we make it easy to understand.

CUSTOMER CONSTRUCTION LOANS

Boone Bank & Trust Co. offers construction loans with a variety of financing options and benefits. You can choose from a fixed rate or adjustable-rate loan. Rates can be locked in at time of application or loan approval and there are no prepayment penalties. You make "interest-only" payments during the construction phase.

HOME EQUITY LOANS & LINES

Take advantage of your home's equity, with a tax-smart*, versatile home equity loan! Now's the time to pay for that new vehicle, consolidate your debt, or re-invest it back into your home with those renovations you've always wanted. At Boone Bank & Trust Co. we have two types of Home Equity loans depending on your needs.

HOME EQUITY LOAN

With a Boone Bank & Trust Co. Home Equity Loan, you can consolidate debt or pay for major expenses. Home equity loans give you a potential tax advantage.

- Variable-rate or fixed-rate financing - you choose the option that's best for you!
- Borrow up to 90% of the equity in your home (appraisal may be required)
- Deduct interest paid*
- Property insurance is required

*In many cases, interest paid on mortgage loans is tax deductible. Consult your tax advisor regarding tax advantages.

HOME EQUITY LINE OF CREDIT

A home equity line of credit from Boone Bank & Trust Co. is a flexible credit line, with the benefit of anytime-spending possibilities. Whether you want to tackle that home improvement project, take a much-needed vacation, pay for your child's braces, or simply consolidate your debt, we can help you find the perfect home equity line to fit your needs.

- Variable-rate financing
- Funds available when you need it
- Repayment based on amount of credit line outstanding
- Up to 90% combined loan-to-value financing available
- Easy access - advance funds from your credit line to your checking account through Touch Tone Teller, Online Banking, or a call to your loan officer
- Also serves as overdraft protection
- Property insurance is required

CONSUMER LOANS

PERSONAL LOANS

From time to time, almost every household needs to borrow money. Boone Bank & Trust Co. offers short-term lending options to help meet certain expenses that might not fall under the category of traditional loans, such as home or business needs. Boone Bank & Trust Co. has several loan products designed to help you, each with its own particular features and we'll work with you to determine which loan product is best for you!

AUTO LOANS

Considering a new vehicle? Whether you are considering the purchase of a new or used car or truck, Boone Bank & Trust Co. can help. We have a wide variety of automobile loans to help get you behind the wheel of your dream vehicle, all with competitive rates and convenient payment options.

BUSINESS LOANS

Boone Bank & Trust Co. has loan services to meet your business needs. Our local decision-making also mean that you get your answers fast, from people personally dedicated to your success.

Ag Operating Loans

Ag Real Estate Loans

Ag Machinery and Equipment Loans

Livestock Loans

Commercial Lines of Credit

Commercial Real Estate Loans

Equipment Financing

SBA Loans

TRUST & INVESTMENTS

Boone Bank & Trust Co. has a trust and investments department within in the main location. This department is run by our in-house General Counsel and Trust Officer. They offer a wide variety of services with great benefits. For more information, please see the trust and investments brochure located at either location or give us a call at 515-432-6200.

- **Estates and Conservatorships**

- **Trusts**
 - **Revocable (living)**
 - **Irrevocable**
 - **Charitable**
 - **Life Insurance**
 - **Burial**

- **Self-Directed IRAs**
 - **Traditional**
 - **Roth**
 - **Rollovers**
 - **Inherited**
 - **IRA - owned real estate**

- **Investment Management Accounts**
 - **Custodial**
 - **Agency**
 - **Discount Brokerage**
 - **Escrow Accounts**
 - **Farm Management**
 - **Bill-Pay with Limited Power of Attorney**

Non-deposit investment products are not insured by FDIC, not a deposit or other obligation of, or guaranteed by Boone Bank & Trust Co., and may be subject to investment risk, including possible loss of the principal amount invested.



COUNT ON US! TO MAKE BANKING...

SIMPLE

EASY

ACCESSIBLE

RESPONSIVE

MOBILE

FRIENDLY

SECURE

CONVENIENT

LOCATIONS

MAIN - 716 8TH STREET BOONE, IA 50036

BRANCH - 1326 S. STORY STREET BOONE, IA 50036

WWW.BOONEBANKIOWA.COM | 515-432-6200



Member
FDIC