

# DEPOSIT SERVICES

CHOOSE THE RIGHT ACCOUNT FOR YOU	STATEMENT SAVINGS <sup>1</sup>	PAYDAY SAVINGS <sup>1</sup>	MONEY MARKET INVESTMENT ACCOUNT (MMIA) <sup>2</sup>	SAVERS CLUB <sup>1</sup>
Is This For You?	Savings for All Generations Statement Only	Savings Plan for Employer Direct Deposit Statement Only	Indexed, High Yield, Insured Money Market Investing Statement Only	Easy Way to Save for Something Special
Minimum Balance to Open Account	\$5.00	\$10.00	\$2,500.00	\$2.00
Minimum Balance to Avoid Maintenance Fee	\$100.00 minimum balance; otherwise \$3.00 monthly fee Fee is waived if under 18 years of age or 55 and older	No minimum balance; Payday checking account required	\$2,500.00 minimum balance; otherwise \$10.00 monthly fee	NA
Interest Bearing	✓	Earn 1/2% more than our Statement Savings Account	Tiered	✓
Money Orders			FREE	
Transaction Limitations	Unlimited withdrawals or transfers if made in person or at an ATM. Maximum of 6 electronic/telephone transfers per statement cycle with no more than 3 by debit to third parties. \$.75 per debit when criteria is not met	Unlimited withdrawals or transfers if made in person or at an ATM. Maximum of 6 electronic/automatic/telephone transfers per statement cycle with no more than 3 by debit to third parties. \$.75 per debit when criteria is not met	Unlimited withdrawals or transfers if made in person or at an ATM. Maximum of 6 electronic/automatic/telephone transfers per statement cycle with no more than 3 by check or debit or online bill payment to third parties. \$5.00 per debit when criteria is not met	Automatic funds transfer from MCB account or an ACH from another financial institution

✓ Available with account.

<sup>1</sup>At our discretion, your interest rate may change on the first business day of each week. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded and credited to your account every month.

<sup>2</sup>At our discretion, your interest rate and annual percentage yield may change on the first business day of every month. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded and credited to your account every month. The Annual Percentage Yield on your account will be equal to the 90 day U.S. Treasury Bill discount rate as determined by the average of the last four auctions of the previous month on daily balances of \$100,000.00 and over. The indexed rate is tiered for daily balances below \$100,000.00. The interest rate is tiered for daily balances below \$100,000.00.



**MOUND CITY BANK**

*Proud to be here for you!*

**Platteville**

25 East Pine Street • 608-348-2685

**Platteville Motor Branch**

90 South Second Street • 608-348-2685

**Belmont**

112 Mound Avenue • 608-762-5105

**Cuba City**

200 South Main Street • 608-744-2141

**Mineral Point**

640 Dodge Street • 608-987-3800

**Mount Horeb**

1100 Bus. Hwy 18 & 151 E • 608-437-2685

**Toll Free:** 1-888-622-6069

**More Info:** [www.moundcitybank.com](http://www.moundcitybank.com)

**E-mail Us:** [mcb@moundcitybank.com](mailto:mcb@moundcitybank.com)

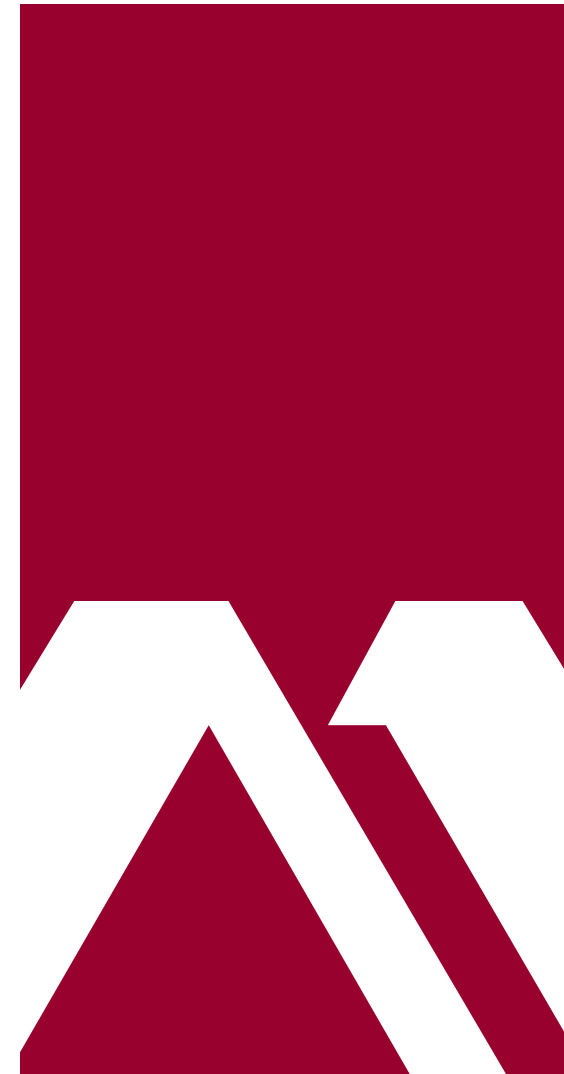
**Mound City Link:** 1-800-579-LINK (5465)



February 1, 2008



**CONTACT US TODAY!**



<b>CHECK THE RIGHT ACCOUNT FOR YOU</b>	<b>FREE CHECKING</b>	<b>IMAGE CHECKING</b>	<b>PAYDAY BANKING<sup>1</sup></b>	<b>HSA CHECKING<sup>4</sup></b>	<b>BANCLUB CHECKING<sup>2</sup></b>	<b>SUPER NOW CHECKING<sup>1</sup></b>	<b>MARKET ADVANTAGE CHECKING<sup>3</sup></b>
<b>Is This For You?</b>	Simple & Convenient Statement Only	Receive Check Image Statements	FREE Checking with Direct Deposit Payroll Statement Only	Are You Eligible for a HSA? Check Image Statements	Customized for Your Busy Lifestyle Statement only	Earn Interest with Convenient Check Writing Statement/Check Image	Indexed, High Yield, Insured Money Market Checking Statement only
<b>Minimum Balance to Open Account</b>	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$10,000.00
<b>Minimum Balance to Avoid Maintenance Fee</b>	No minimum balance required	\$400.00 or maintain \$1,000.00 in a single MMIA, savings, time deposit or IRA for the entire statement cycle	No minimum balance required	No minimum balance required	No minimum balance required	\$1,000.00 or maintain \$5,000.00 in a single MMIA, savings, time deposit or IRA for the entire statement cycle	No minimum balance required
<b>Maintenance Fees</b>	<b>FREE</b>	\$5.00 per statement cycle and \$.10 per debit when minimum balance criteria is not met	<b>FREE</b>	<b>FREE</b>	Basic Insurance Plan 1-\$10,000 \$8.00 - per statement cycle Family Insurance Plan 2 -\$30,000 \$10.00 - per statement cycle	\$10.00 per statement cycle with statement only, or \$12.00 with check image and \$.10 per debit when minimum balance criteria is not met	<b>FREE</b>
<b>ADDITIONAL FEATURES</b>							
<b>CHECKMATE Debit Card</b>	<b>FREE</b>	✓	<b>FREE</b>	✓	<b>FREE</b>	✓	<b>FREE</b>
<b>MCB Online Banking</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<b>Online Bill Pay</b>	<b>FREE</b>	✓	<b>FREE</b>	✓	First 10 Bill Payments <b>FREE</b>	✓	First 10 Bill Payments <b>FREE</b>
<b>Check Protect<sup>5</sup></b>	✓	✓	✓		✓	✓	✓
<b><i>OOPS!</i></b>	✓	✓	✓		✓	✓	✓
<b>Personal Reserve Account</b>	✓	✓	✓		✓	✓	✓
<b>MCB Checks</b>	✓	✓	40 FREE Checks at Account Opening	✓	<b>FREE</b>	✓	<b>FREE</b>
<b>Safe Deposit Box</b>	✓	✓	1st Year FREE of a 3" x 5" Box	✓	\$5.00 Annual Discount	✓	\$5.00 Annual Discount
<b>Money Orders</b>	✓	✓	✓	✓	<b>FREE</b>	✓	<b>FREE</b>
<b>Heritage Club 55 &amp; Older</b>						✓	✓

✓ Available with account.

<sup>1</sup>At our discretion, your interest rate and annual percentage yield may change on the first business day of every month. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded and credited to your account every month. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed Annual Percentage Yield.

<sup>2</sup>Refer to Banclub brochure and insurance certificate for additional information regarding insurance coverage and club benefits.

<sup>3</sup>At our discretion, your interest rate and annual percentage yield may change on the first business day of every month. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded and credited to your account every month. The Annual Percentage Yield on your account will be equal to the 90 day U.S. Treasury Bill discount rate as determined by the average of the last four auctions of the previous month on daily balances of \$100,000.00 and over. The indexed rate is tiered for daily balances below \$100,000.00. You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

<sup>4</sup>Any individual that: Is covered by an HDHP (High Deductible Health Plan). Is not covered by other health insurance. Is not enrolled in Medicare. Can't be claimed as a dependent on someone else's tax return.

<sup>5</sup>\$10.00 per transfer fee. Transfers the amount you would have been overdrawn and provides \$10.00 to cover transfer fee and a \$5.00 balance to maintain your account. If sufficient funds are not maintained in your transfer account to cover the Check Protect transfer, the transfer will not take place. Limit six transfers per statement cycle from a savings or MMIA.

**CHECKMATE/Debit Card**  
 Non-refundable annual fee ..... \$12.00  
 Card replacement or PIN reissue ..... \$5.00 per card  
 Non-PULSE network withdrawal ..... \$1.00

**ATM Card**  
 Non-refundable annual fee ..... \$12.00  
 Card replacement or PIN reissue ..... \$5.00 per card  
 Non-PULSE network withdrawal ..... \$1.00

The categories of transactions for which an overdraft fee may be imposed by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means  
**Overdrafts paid** ..... \$27.00 per item paid, maximum \$270.00 per day  
**NSF check returned** ..... \$27.00 per check

**Account closed within 90 days of opening** ... \$10.00  
**Account reconciliation/research** ..... \$20.00 per hour  
**Bank money order** ..... \$4.00  
**Cashier's check** ..... \$5.00  
**CD-ROM per monthly statement** ..... \$10.00  
**Certified check** ..... \$20.00  
**Check printing** ..... fee depends on style of check  
**Collection item**

Less than \$1,000.00 ..... \$10.00  
 \$1,000.00 and over ..... \$20.00  
**Copy of paid check or other document** ..... \$2.00  
**Deposited check returned** ..... \$2.00  
**Endorsement stamp (minimum of)** ..... \$18.00  
**Facsimile service - per page** ..... \$1.00  
**International** ..... \$15.00  
**Foreign checks or drafts** ..... \$20.00  
**Foreign currency - per issue** ..... \$5.00 plus postage  
**Gift cards** ..... \$2.50 per card  
**Legal,court orders, garnishments, tax levies** ... \$35.00  
**Medallion/signature guarantee** ..... \$5.00

**Night depository bags**  
 With Lock - first bag ..... no charge  
 Each additional bag ..... \$25.00  
 Zipper - first bag ..... no charge  
 Each additional bag ..... \$5.00

**Non-customer check cashing** ..... \$5.00  
 Check verification by phone ..... \$5.00  
**Personal money order** ..... \$2.00  
**Photocopy** ..... \$.25  
**Post dated check notice** ..... \$25.00

**Safe deposit box**  
 Box size Annual rent  
 3" x 5" ..... \$20.00  
 5" x 5" ..... \$30.00  
 3" x 11" ..... \$35.00  
 5" x 11" ..... \$40.00  
 8" x 10" ..... \$55.00  
 10" x 10" ..... \$75.00

**Replacement key charge** ..... \$15.00  
**Cost of drilling box** ..... \$200.00  
**Stop payment order** ..... \$25.00  
**Wire transfers - incoming** ..... \$15.00  
 Outgoing ..... \$15.00  
 International - outgoing ..... \$40.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.